CANADA AND THE WAR

THE POWERS OF THE WEST

J. M. MENZIES

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THE PROMISE OF THE WEST

BY

J. H. MENZIES

WINNIPEG

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CONTENTS

	PAGE
PREAMBLE—JUNE, 1914	
MONEY AND TRADE	3
WORKING CAPITAL	6
INDUSTRIES	11
INFLATION	12
WHEAT GROWING	16
CATTLE RAISING	18
TAXES ON WASTE LANDS	18
OUR HEROES	20
THE WAR	21
NEW VALUES	40
FAITH IN BUSINESS	43
BUSINESS AND POVERTY	46
THE HOME	54
UNEMPLOYMENT	63
THE PROSPECT	65
HUMOUR AND AMUSEMENT	71
SERENITY	79
THE IMAGINATION	83
FARMING	87
INCREASE IN PRODUCTIVENESS	96
PAYMENT OF DEBT	105
COMBINED SAVINGS AND LOAN PLAN	107

PREAMBLE

(Published June, 1914, on the eve of the War)

MONEY AND TRADE

A study of the causes of the high prices prevailing here should begin by taking account of the increase of intelligence in the past century among people everywhere, with an accompanying advance in enterprise. Education and wider reading have awakened fuller consciousness in them; they are more aware of what is going on in the world, and with this knowledge their physical and mental wants increase.

The spirit of "divine discontent" is abroad, spurring men to rise in their standard of living and so promoting civilization; none are content without better fare than their fathers could get. They strive for more money as a means to attain more luxury, more amusement, more leisure to enjoy. The love of life has increased with their wider outlook; and the capacity to enjoy is active and eager to be gratified, at first in physical well-being and after in the exercise of the higher faculties of taste and imagination.

These larger wants have occasioned a continually growing increase in manufactures and trade, which has been made feasible by a concurrently increasing output of gold. Not that the supply of gold in itself directly promotes trade, but that on the quantity of it in circulation and in reserve depends the volume of credit money—of bank notes, loans, and credits—available for trade, always in due ratio though to a vastly greater amount than the gold. The possession of this by the banks enables credit

and credit money to be issued to a proportionate though much larger volume, and so promotes or retards trade as the quantity of gold available expands or shrinks. If credit money be in excess, trade is over-stimulated while any diminution of its volume through a loss of its basis of gold, brings it down to a sober use, though, if the diminution be not very great, trade will still, as an after-effect of the expansion, be stimulated in some measure. The credit money now actually in use might have been still larger in volume but for the continual hoarding in India of a good deal of the world's gold supply, which withdrawing has had the effect of keeping the rest effective in extending and cheapening credit. It is to be noted, however, in this connection, that any very large increase in the supply of gold could not stimulate trade to a correspondingly large amount unless it were gradual, spread over years, for the volume of trade depends first of all on the capacity to do it, and this capacity is not as elastic as the production of gold might conceivably become. Therefore, we may say that the price of commodities, depending on the state of trade and credit, would not automatically rise, as is sometimes thought, correspondingly with an overabundant supply of gold.

This expansion on all sides went on until at last it seemed a few months ago that the very limit of the business capacity of the Western world had been reached. New enterprises were every day begun, and the production of goods was so increased that inevitably this must have equalled or even exceeded the consumption had it not been (1) for the great stimulus to consumption mentioned above, and (2) for a continual loss of goods through waste in

various ways—in a huge destruction by fire always going on, by shipwreck, in unskilful or careless housekeeping, in an extravagant use of necessities and luxuries, in the support of a large non-producing town population, not being distributors; and (but this is only abroad) in the maintenance of vast armies and of non-producing workmen on strike,—all which and the like has used up the increase in goods produced and prevented the fall in prices that should otherwise have taken place, if in these various ways consumption had not been made to exceed production.

A marked slackening of business set in last mid-winter; there came a pause, then a receding of the tide; and it looked for a time as if more and more slackness in the trade of the whole Western world were coming. That most timorous and apprehensive thing—credit, over-strained no doubt, taking alarm was shaken when business showed signs of proving unprofitable; and available working capital at once grew scarce and dear.

Such a stoppage of industrial loans—of industrial working capital would ordinarily by checking production tend to raise or maintain prices. For these are governed by the law of supply and demand, and when there is a scarcity of goods—when demand exceeds supply, prices rule high and tend to rise; and when to ordinary consumption is added such waste as has been spoken of, a scarcity still greater is produced, and prices rise still higher to the consumer. This when trade is good. But when it is bad, consumption falls off as well as production, and hence a check is put to any rise of prices, which indeed may actually fall, from a pressure to sell goods.

Working Capital

The working capital proper of a nation consists in its accumulated savings, but our capital in Western Canada still lies in undeveloped or but partially developed resources. Individuals among us have local capital, but the West as a whole has not yet accumulated a realized working capital of its own; it owes more debt payable in gold abroad than it has gold to pay with. But it has had in general credit to supplement what gold it owns—credit as a vigorous growing nation, an enterprising and industrious people, with a reputable government, possessing vast latent resources—credit abroad, chiefly, as is natural, with the mother country. To the confidence of England and her generous financial aid we owe all our industrial expansion, development, and prosperity the past ten years.

Through her world-wide trading the savings of England increase her surplus capital so fast that she employs the excess as it grows in loans and ventures the world over; but an over-demand on this surplus from everywhere for trade purposes and loan requirements had come and as an incident used up the portion of it that would otherwise have been available to Western Canada; though perhaps this had been already forestalled by our too lavish demands for development purposes, while our credit had been impaired by some ill effects of the inordinate speculation prevailing. At that juncture, however, in England, what with vast foreign war and colonial government and railway loans and trade commitments, there was not sufficient surplus savings available to supply all demands on it from every quarter. Despite the continuous strain, however, of these de-

mands they were gradually met except for Canada; through it all general credit remained unimpaired and no sign of panic was seen;—all showing an inherent strength that affords us a hope for the future, when we shall have rehabilitated ourselves. The depression there has since passed off and trade now seems as flourishing as ever, owing in part to an accumulation of available funds through the depression. But the credit of Western Canada has not yet revived; our borrowing power is for the moment at a low ebb. We have, no doubt, been unconscionably lavish in spending the money lent us. Too much has been spent on our towns and cities; the development of our resources has been hastened too much; railway construction in the far West has been too rapid for our ready means.

Besides bond capital for railway construction, we have borrowed abroad largely for provincial public works—roads, bridges, and buildings, and for municipal purposes—schools, street construction and lighting, water-works, drainage and civic buildings; all this latter on a scale to accommodate town populations far too large. From these borrowings, with the proceeds of our exports, has come our working capital, supplemented by money sent here from abroad for investment or brought into the country by immigrants, and by commercial and bank credits. On borrowed moneys interest must of course be paid all along, while in general payment of the principal, lent for the development of the country, is properly set over until some fruits of the development shall fall in.

But our supply of borrowed money for these purposes failing, the result immediately followed

that many important municipal works in the larger cities and towns came to a stop, private building also stopping in great part, except for large institutions that could afford to build for the future; and other industries slackened, the demand for goods falling off; with the consequence everywhere that many workpeople and clerks, with troops of temporary real estate dealers, were thrown out of employment. Artisans and other workmen expect work to slacken in the winter season; but the past winter there was more unemployment than usual, owing to the many immigrants that had been allured here before it was seen how our supply of money from abroad would stop and what ill-effects would ensue; and the extra competition of these for what little work has been doing has aggravated the situation for the rest.

The stoppage of supply caught everybody under some commitments for spending. Public works then in progress had to be finished; private people had investments in land or buildings only partly paid for that could not be sold, or in businesses whose stocks were full and almost as unsaleable. With everybody money became (as it still is) scarce; and this through rank after rank from the well-off downward to the smallest trader.

II.

A loss of our working capital, and so one cause of high prices, began some years ago with a large amount of money carried out of the West by strangers as profits on their real estate operations, burdening the land again to that extent for settlers; while further losses now come from sending money abroad

for foodstuffs that could be produced as well at home, and from many of our moneyed people going abroad to winter.

Another though but a remote cause of loss to us of working capital lies in the erection of life assurance, loan company, and bank buildings far larger than what is necessary for accommodation, and proportionably costly. The excess here cannot earn any rental. The building—this excess of building, has, it is true, given employment to workmen, circulating money for both material and wages, but the work finished, the cost of the wages paid directly and on the material is gone—it has been consumed; and so much working capital is sunk for ever afterwards, whose want will be felt until savings enough have been accumulated by the country to replace it. And similarly with residences needlessly large, whose excess is waste, unless their grandeur set forth, as a large house always should, some dignity of position or assumed character in the owners. This country has no surplus capital of its own that would in general warrant such dormant investments. Still, when the buildings are distinguished by beauty or design—when they adorn our streets, educating us and elevating that part of our nature that ranges above mere utilitarianism, we excuse the expense, though it be a little beyond what we can properly afford.

Other charges on our resources are interest payments on our vast borrowings abroad and our share of the general governmental expense on the civil service, which last for the whole country withdraws multitudes from productive and distributive industry. With respect to this, it is to state a truism that every dollar earned by the people must bear its share

of the taxes levied, and the higher these become the more does the effective purchasing power of the dollar diminish.

* * * * * *

III.

A healthier state now happily prevails. People have settled down to the everyday business at hand, of which there is usually plenty to be found in a new country with an industrious population such as ours. Debts are being paid, slowly it is true, and the banks are able safely to do much for legitimate business purposes—all that it is wise to do in view of the precarious state of the Canada account in London. Still there is much unemployment.

A much larger supply of money is wanted; but while money accumulates in England from savings and is invested as occasion serves, we cannot expect that it will flow readily into our West yet awhile. This Western Canada is a new country and the populations have not the settled habits of the older provinces. The men are mostly young, and among them are many whom it is hard to keep at steady employment, with such limitless opportunities as they fancy on all sides. The past ten years has been for us a period of settlement and rapid growth amid vast undeveloped resources, where speculation might have been expected; and this indeed has hovered about all our trading proper, ready to break in at the least opportunity. The exhilarating climate, too, fosters a daring, sanguine spirit, which, though it be seen only here and there, yet, being most prominent in the public eye, causes a doubt of the general stability of our business men, however little they may be implicated; and so is a constant menace to our credit.

Industries

In common with the East the cities and towns of the West contain too many non-producers and non-distributors; an urban population should always bear a due proportion to the rural population the town or city serves. But perhaps the fault is here, not that the town populations are too large as that those of the country are too small; there are not so many people on the land as there ought to be on such an extensive area in use. A good number of townspeople are necessary, for the purpose of distributing goods, for finance and insurance, and for local domestic industries; while much work of diverse sorts for local needs may be done most conveniently near-by. Place may also be found for a light sprinkling of such ardent enterprising spirits as are alluded to above, so quick to perceive and seize opportunities to prosper, whose useful function it is to arouse a slow place to life.

Local industries are all-important. The development of any local advantage that may profitably be made marketable is by all means to be encouraged, as are grist mills and the like and any other local industries in whose favor there is distance from large industrial centres; and it should be felt as a loyal duty by every resident to prefer traders on the spot to those at a distance, even at some extra cost. Propertied and moneyed men, while supporting their investments, and others of influence, should too endeavor by all means to render life in their towns so agreeable that people there might be able to live in some degree of comfort. Sound industries and trades suitable to local needs are above all necessary for this, and these should have the active co-operation

as well as the good-will of wealthy citizens in establishing and sustaining them. But it is waste to carry on an unsuitable business anywhere; our attention in the West had better be given for the present not chiefly to industrial enterprises, but to the agricultural resources of a neighborhood. On these alone can our rural towns be established well as centres of local industries.

The larger a city or town population becomes the better will it be able to reach out and compete for trade in smaller towns, for among the larger population will be found more skill and experience and ability to do work cheaply; whereby their industries will grow in importance till they become of the first rank. There are many sound and well established financial and industrial businesses in the Middle West that may be expanded, but the establishment of new ones just yet on any large scale would be most difficult. The rise of any very large manufacturing centres—of anything like a great factory system—except where special local advantages exist or the industry depends more on power than labor, has indeed been rendered unfeasible for the present by the high cost of living here, notably of rent and fuel; for while this condition prevails it will be impossible to get sufficient cheap labor.

Inflation

We have a highly ozonised climate and sunshine of dazzling splendor—creating mirages it would seem on our prairies—under whose exhilarating influence the glamour of a harvest of hundreds of millions of bushels of wheat predicted for us every spring has had the effect of plausibly inspiring a vast

nomadic host of migrating real estate speculators, operating everywhere, to cover in imagination the whole prairie country presently with flourishing peopled farms. This prospect has been lent countenance to by much undistinguishing praise lavished on the country and its resources by casual passers through; and so English investors have been misled into buying prairie lands at farm prices, many others here being similarly carried away by their own delusive optimism. Much money was made while they could sell as well as buy; but much embarrassment ensued when the selling became less easy, very many of the poorer sort falling into distress.

Dealing in real estate was the form the speculative spirit of our sanguine people took. It became the prominent feature—the very centre of their enterprise, and a veritable school of gambling that continually attracted newcomers, who eagerly seized on it rather than settle down to the more arduous work of developing something of our resources.

The great access of population to the Western cities and towns within the past ten years—the air of prosperity there given (amid much real business) by bustling crowds, enabled the speculators, by action and reaction, under the same stimulating climatic influence, to achieve a corresponding though much greater rise in the price of town lands. Such a rise is incident to a very sudden, great increase in town populations; but it belongs properly only to a period of town growth, and will stop when the real wants of the period are fulfilled. While it lasted with us—while the land could be sold on a rising market, great profits were reaped by the speculators, throwing an almost equally great burden on the occupying

workers; and under that artificial stimulus prices were gradually carried up to a range that in general can be regarded only as—belonging to a stage of development we have not yet reached.

With an equally high cost of building, in these conditions, high rents have followed, of course, on inflated land values. For wage and salary earners, after the rent is paid, an inadequately small proportion of earnings is now left for the other necessaries of life, including the most costly article of fuel; and this is felt as a burden by workpeople of all kinds, who are in the predicament that while from under-supply, high prices prevail in everything else, they do not in labor, because this is in over-supply. So many have been attracted here by the lure of the West, that labor, especially clerical labor, is over-abundant, which keeps the rate of their pay far below a due ratio to the enhanced cost of living; while shop-keepers and traders, with business stagnant, have a struggle to pay rent, or dividends in the shape of rent, on what is in its effect on them an over-capitalization of the land their premises occupy. But failing any relief to this, which it would seem is likely to come only from a great expansion of business, it is certain that such inflation of town values must sooner or later, wherever earnings cannot at all be made to pay correspondingly high rents—where interest on land and building values, in the form of rent, absorbs too large a share of the proceeds of a shopkeeper's sales, or of a tenant's income,—wherever this is the condition, it must end in a cessation of dividends on the excess values; that is, in a lowering of rents to their proper economic level, values being brought, as they always ought to be, to the test of revenue

return, or at the most but a little above this. And vacant town lands that are not saleable have a value only for future or speculative purposes.

The cost of living is higher in Canada than anywhere else; prices rise markedly as you go from east to west, owing partly, no doubt, to the great distance of the West from the industrial producing centres, the extra freight always adding to the cost of heavy goods here; coal, for instance, must pay so much freight per ton for every mile it is carried from the mine. But the high cost of living is partly due also to extravagant habits of living; though a moderate indulgence in these is not to be blamed overmuch; we are a virile race living in a most exhilarating climate and we must, if haply we are able, live a large, generous life.

A high level of prices is not always bad. It is a mark of prosperity when accompanied by a high level of wages, denoting a higher standard of living for everyone; while low prices with but little money denote the reverse. The prosperity must, however, be well balanced, founded on a sound and extensive industrialism able to give steady employment to working people of all kinds, and to afford them good wages. But for everyone however fit or unfit always to have to provide for high prices is too strenuous a life, leaving at best too little leisure; and there is the danger of anxiety and distress should the prosperity fail even but a little; while a certain ill-effect is that they make the leading of a simple frugal life more difficult by insensibly fostering among us a luxuriousness foreign to the general habit of conscientious people.

The buoyant sanguine spirit that has done so much to raise the cost of living to us is not to be depreciated—it has also carried the country far on the road to prosperity; but that this advance may endure and be well founded something more is wanted now. The excesses of our late period of growth have ended through exhaustion of the subject and lack of means to go on; the sources of the seeming prosperity that accompanied it have failed; and we are driven to economy and retrenchment—that we may afterwards enter on a naturally succeeding and it is to be hoped more profitable period of development and production, which if we use it right we shall certainly come to regard as a golden opportunity afforded us to firmly settle and establish the growth we have attained so far. This growth is by no means ended; only a pause has come for a staider period of consolidation that must intervene before any considerable further step forward can be taken with the best advantage. Let it be seen that an old fashioned attention to the business before us of *producing* become now the rule, no countenance being given to disturbing speculation. All should be got somehow at work—at work of useful development and production and distribution, through which alone can any true and permanent prosperity come to the country.

Wheat Growing

According to the Dominion Government statisticians the wheat crop of the three prairie provinces for 1913, from a cultivated area of 10 million acres, was 209 million bushels, of a total value (at 67½ cents the bushel) of 141 million dollars. The yield

per acre for the several provinces was, for Manitoba 19 bushels, Saskatchewan 21.3 bushels, and Alberta 22.7 bushels, the average of all being 20.8 bushels, which, valuing the land at $20 the acre, works out to cost with interest 57½ cents per bushel, leaving a surplus to the grower of 10 cents per bushel, or about $2 per acre. The total surplus accruing to the wheat growers of the three provinces is about 21 million dollars, the remaining 120 million dollars being the cost of growing the crop with interest on the value of the land. This amount of cost, with a proportion of the 90 million dollars produced by the oat and barley crops, has been the chief means of supporting a large rural population, in farm labor to a small extent and to a larger one in industries akin to farming, with something to the farmer himself, and so certainly has been a great gain to the country. That we have been able to realize these large sums from the produce of the land is an immensely important fact in considering the value of our resources. It shows the land has a substantial revenue-producing value, which without doubt may be greatly increased by more scientific farming. The difference now between the cost of growing the wheat crop and its sale proceeds is hardly indeed a safe margin of profit.

Before all things—and this is the conclusion of the whole matter—the productiveness of the land somehow should as it may be increased. A note of doubtful value indeed would attach to the land if the result from such farming as obtains must continue always so poor. The Government statisticians cited above state the total yield of wheat for all Canada in 1913 at 232 million bushels, of the value of 156

million dollars, from a cultivated area of 11 million acres and the share we in the West take in this wheat culture is evidently greatly preponderant in our farming. The wheat crop of the three prairie provinces was nine-tenths of the total wheat crop of Canada, whereas our oat and barley crops were each only six-tenths of the total for Canada.

Cattle Raising

Homesteads have been allowed too freely to encroach on the ranges in the far West and crowd them out. Their cattle might otherwise by this time have stocked all the farms, so cheapening meat for the whole country, whereas now, failing any adequate demand from the farms, the western ranges have to export much of their cattle to the South, and this causes scarcity and high prices to the consumer. This want mixed farming would supply.

(POSTSCRIPT)

Taxes on Waste Lands

Our prairie fields, nine-tenths of them, are lying idle. The owners of much of this vacant land are said to be holding it for prices that no one can afford to pay; and this keeping it from development cannot be prevented. However much a State may need the produce of its lands (as we do now), it cannot expropriate what is private property for cultivation by the people, nor confiscate any part of its value. It has been proposed to tax vacant, or what is called from non-use, "waste" lands particularly, and there might seem to be a rough sort of justice in this, where the lands are held for long in the hands of mere speculators; but such partial confiscation must

certainly affect others besides these. We cannot discriminate against some only of any class of property owners, however blamable, without injuring others, whose holdings have been earned or otherwise fully paid for. Many thousands of acres in the three provinces are held by English investors who paid too high a price for them in the western land "boom," and now cannot sell them at all. When we mulct them further by a special tax we penalize English investments in this country. Property owners cannot be attacked particularly in any one direction without shaking the security of property in every direction. By taxing vacant lands exceptionally we should alarm investors, and a depreciation of mortgage securities would necessarily ensue. And if in throwing such a burden on the land we force a sale anywhere we shall also lower its price everywhere. An injury to property rights like this, however beneficial in purpose, would in its permanent ill-effects more than offset any temporary advantage to the State to be gained by forcing its vacant lands into use. And any such forcing of lands into cultivation by taxing them, would prove futile, for we have not a population sufficient to occupy much more land than is now in use.

OUR HEROES

Day by day we hear of one and another of our fellow townsmen falling in battle. When among us many of them were obscure and but little regarded, yet by dying in our cause they have proved themselves to have been of our very best; by the effect of their self-sacrifice we benefit, as we should have suffered if they had failed us. They have died for humanity at large in a mercenary war waged against it without honour of conscience.

We all die one by one—each alone—solitary to all appearance; but this is our lot, though we cannot always be mindful of it. These young men heard the call of their country, and they went, consciously knowing they might soon be leaving the human race for ever—no more to see man or woman, boy or girl. This is the awfulness of it. From the generation of men in which each delighted, he has passed away for ever. He has left his occupations, pastimes, the books he loved; all are lost to him forever. Never again will he tread the streets and haunts he loved so much. All on earth for him has been plunged into the dark abyss of the past; he to be now with the generations of men that are gone. And the mothers and fathers of these lost ones! who can know but themselves, what anguish awakes them in the silent watches of the night; the tears of the mother that nourished her baby boy—the passionate cry for comfort, that can come only from that mysterious divine influence that alone can aid. And his father's agony at this untimely end of the son he loved, and was so proud of, and hoped so much for; suddenly fulfilling that hope in a way little dreamt of — a

hope for the filling out of his life—consummated in a moment. In these few brief days—in his last few minutes of war he had come at once to maturity; his soul had quickly grown to its full capacity of mature manhood, to endure in all its splendid spiritual vigor for ever. Only, for ever he will be there instead of here, and he may know nothing of the event of the war, of the success of the cause he fought for.

They fought and they died to preserve hope in English hearts. They will for ever be regarded with affection and gratitude, for their sacrifice and death will have saved us from the degradation of a foreign domination not appointed nor fitted for the government of humanity. And England will be true to their memory, and not make peace till the cause they died for is established by victory, that they shall not have died in vain.

THE WAR

The popular name of Huns for the German soldiery, due to the Kaiser's assuming the role of Attila on invading China after the Boxer rising, while befitting enough to their ruthless cruelty in Belgium, is in other respects not so suitable. The Huns were a wholly savage people, without settled abodes, never sheltering themselves under a roof, nor using a plough, nor changing their clothes; whereas, the Germans are civilized in these things, but are insane through a conceit of their national efficiency as a sort of supermen, a delusion that was instilled into them at first by our own Carlyle in glorifying their, or the Prussian, achievements in putting might always before right. This is a characteristic

fostered and confirmed in them by a habit of reckoning the greatest men of other nations as in an indirect way of Teutonic blood. They have never, for instance, produced but one quite eminent poet —Goethe, so they lay claim to our Shakespeare, and it seems from a recent German book that most of the great Italians of the Renaissance were of Teutonic descent.

The Germans have been likened recently to the ancient Romans; in both there is seen the same worship of strength and might, with the same coarse fibre. But the Germans have nothing of the sense of truth and justice the Romans had; on the contrary, they are the people of Europe that have benefited least from the Roman tradition of law; treaties and conventions they do not regard, while their untruth is seen every day in their diplomacy. There appears nothing whatever in their polity, as there must have been abundantly in the Roman, on which a new civilization for a worn-out world could possibly be based.

These Prussianized Germans are rather Philistine than Roman; the term Philistine (meaning "the enemy") was used, as Matthew Arnold tells us, by a German, Heinrich Heine, to describe the Germany of his day. It originally meant in the mind of those who invented the nickname, a strong, dogged, unenlightened opponent of the children of light—a humdrum people, enemies to light, slaves to routine, inaccessible to and impatient of ideas, stupid—but very strong. The strength and characteristics of Prussian Germany to-day, truly recall to mind the Philistines of the Bible. Like the Canaanites in general, they are commercially prosperous and in-

tellectually advanced, but much depraved in morals. (I am to be understood here to speak not of the kindly humane German people the world knew half a century ago, but of the Prussian Germans it knows to-day).

The South Germans are of a pure race, which gives them, they have been taught to believe, a natural right to rule the world. But pure races do not appear to be appointed to this by Providence, for where a race is pure, many of the civilizing principles of human society will be wanting. All the greater qualities of humanity are seen only where there has been a fusion of different peoples, each one bringing a new set of ideas to the common stock, and it is the action and reaction of these (and the more of them the better) on one another in the public mind that keeps it sane. Each set controls and corrects and develops the others; and this united national mind will commonly reach a range higher, wider, larger than what is possible to a single-minded people, whose national activity will accordingly be of a comparatively narrow monotonous character where free, harmonious, continued development of the faculties cannot take place. Hence the predominance of the Prussians who, being of a mixed race have accordingly been able to establish themselves as a governing autocracy over all Germany.

II.

Three centuries ago, the Portuguese first of Europeans penetrated the far eastern seas, and lay the foundation of a colonial empire there with such profit to their merchants that the attention of the Dutch, and then of the English, was powerfully

attracted, and to both of them the call of those eastern seas soon proved irresistible. The English, by the use, it must be confessed, of much privateering and pillage, bringing them immense profits, rapidly distanced both rivals, and founded securely a greater colonial trading empire than either of theirs. To this, Canada was later added and afterwards Australia and New Zealand, and last of all, South Africa.

All this while, Germany was (with some important interruptions, however) so generally and continually at peace with the outside world, that her population increased greatly, and the arid soil of the country having directed them for many years to industrial manufactures, these became so advanced that when Germany, after the Franco-German war of 1870, was able to exact an indemnity of 200 million sterling from France, her manufactures and trade at once profited to the full by this immense impetus. A powerful awakening of Germany took place, and the people with their thrifty habits and scientific education soon attained to an efficiency in production so great and encouraging that this became exalted into a national ideal as their 'Kultur.' By thoroughness in every department of industrial production, and the avoidance of waste, admirable success was achieved in purely material matters; and their increasing manufactures led to the opening up of new markets abroad, mostly at the expense of British trade. The whole territory of the British Empire was overrun by armies of German clerks, who usually first served an apprenticeship at low wages in London offices to get a knowledge of English busi-

nesses and their foreign connections, and then went abroad as German missionaries of commerce, establishing German businesses in every market Britain had access to. This German spying and treachery seems to be a national trait; even in their own business relations one firm spies upon another, and paid spies are kept in rival firms.

III.

But the awakening of Germany came too late; it was but to find that all the waste places of the earth where trading could be done had already been occupied by the British trader. Yet so industrious and successful was the trade rivalry of the Germans with these everywhere, that an ambition to oust British trade wherever possible from foreign markets soon grew up. Largely engaged at first in manufacturing cheap goods, which their merchant ships carried to every quarter of the world, the Germans gradually managed at all events to monopolize the smaller local carrying trade of the far east. And there came to them also a vision of a German Oriental Empire to which the Empire of Turkey was to be a stepping stone.

So the trade of Germany spread over all the world, and if she had been content to let it still grow naturally—if she had avoided war for a few years longer, her foreign trade would have been so firmly established as to be impregnable. But whilst affairs were progressing in this way, Prussian military designs were at work; the organization of the industrialism of the whole people was made to rest on a basis of military obligation, and German efficiency was throughout turned to the furtherance of

militarism. The German people are disciplined to act as machines; taught from the cradle to think and feel according to system, they cannot understand the thoughts of a race like the English bred to freedom; and becoming now accustomed to military as well as mental servitude, the State with them being everything, the individual nothing — they were led into this war for world-power in the guise of "Kultur," in which the two opposed systems — state socialism and individual freedom — are vitally involved; and the two peoples are at death grips—two proud and stubborn races, neither of whom will yield until conquered. The Germans assert that their efficiency in material things, their economy and avoidance of waste—their Kultur, gives them a natural right to rule all peoples less efficient or with other ideals (though these be more humane); and the complaint against England is that by intervening in the war she has prevented the establishing of this German Kultur throughout Europe, while in the obtuse German mind she has so plunged Germany into war out of jealousy of German trade expansion.

IV.

Under the government of Prussia—the spearhead of Germany—while their military spies overran the world, the whole German nation was armed to the teeth—"Make us strong," said the Prussian men of the sword to the men of business, "and we will make you rich," and the bargain being struck, the whole future of the German Empire was put at stake—for the sword. And then, when the time was thought ripe and all in readiness, a surprise was sprung on the world—a vast store of munitions of war, secretly

accumulated during many years was suddenly flung at the enemy, overwhelming Belgium and part of France at once.

Germany had, with England, guaranteed the integrity of Belgium; equally with England, she was bound by treaty to respect Belgian neutrality; yet, in a rush she now invaded the country, burning towns and cities, robbing and outraging the inhabitants, seizing their property and every visible resource of the nation—all which she holds still.

She intended first to strike down France, then to turn on Russia, and, she being disposed of, next to assail England when she should stand alone, involved too, it was expected, in an Irish war. This was the treacherous plan, meditated for long years. But the invasion of Belgium, with the attack on France, brought England at once and unexpectedly into the field. France, so soon as she could pull herself together, with the aid of England splendidly repulsed the attack and at the battle of the Marne the onslaught prepared for so many years, that was to overwhelm France, was balked, and the whole German campaign ruined. The German advance was stayed; Russia stood her ground; England held the seas, and cleared them of all German commerce.

It was a senseless business for Germany to ruin her trade as she has now done with her best customers in France and Belgium, Britain and her colonies, and to set the whole world against herself by her Prussian methods of frightfulness in war. No doubt she expected to succeed at a blow with the tremendous weapon she had prepared, and so be able to force her trade on a conquered world, but if in her stupid pride and arrogance she had been

accessible to sane ideas, she would have known that she could not **force** any self-respecting people with burning resentment in their hearts to deal with her freely.

German jealousy of British trade was one root of her ambition and resolve to force her will on the rest of the world. Her aim, however, is now avowed to be to dominate Europe, in order that what she calls freedom may be conferred on all the smaller nations. This in the name of Kultur. Her Kultur is to be forced on all other peoples without regard to their different minds, moral state, or national feelings; but luckily, what may accompany this Kultur in its professors has been now too well illustrated for the world in the brutal outraging, killing, and mutilation of women and children, committed in Belgium and France, and elsewhere since, which she excuses on the pretence that when a non-combatant resists murder then the murder is justified. So when an unarmed passenger ship alters her course, though but by a hair's breadth, to escape from a threatening submarine, her destruction and the instant killing of her crew and passengers, women and children and all—even though they have taken to the boats—by this assassin of the seas, is held to be authorized under the right of search formerly invested in a warship, before submarines were known, engaged in open, fair, fighting.

V.

The actual religion of Germany appears to be a revived Lutheranized worship of her ancient pagan god, Thor—the Jupiter of the North; a faith that denies Christian but allows pagan works. German

Kultur is a philosophic movement for national organization, as against individual effort, its essence being the elimination of all spiritual aspiration, replacing spiritual susceptibility and inward vision by a purely materialistic philosophy. It bears some such relation to the modern Lutheran deism of Germany as morality does to Christianity. Instead of morality, Germany has Kultur, which is an effect of their religion in practice as morality is an effect of ours. It is a philosophy that has inspired in Prussia (what no system of moralty would do) ambition and lust of conquest to establish her predominance over Germany, the domination of Germany over Europe, over the whole world. It offers no moral check to the deeds of frightfulness we see everywhere on the German march in this war, waged by her against European civilization and humanity; what it does instead, is to sanction such things as the breaking of treaties by Prussian militarism—the atrocities committed in Belgium—the killing of women and children by cruiser and zeppelin raids, and by the *Lusitania* and other sinkings —the killing of Edith Cavell.

Germany in truth has become brutalized by for ever wearing the Prussian sword at her side; and her soul has died within her. Under that malign influence too she has come to rely so exclusively on purely mundane and material estimates that spiritual emotion is dried up in her nature, and she has now a materialistic bias of mind, relying in all things on strength and weight and organization, to the exclusion of the inward spiritual aspirations of mankind. A not unapt figure of Germany would be, it has been suggested, that of Watts's frightful picture of Mam-

mon—ugly, gross, with massive, coarse, brutal, features, trampling on a young girl and a boy.

The German armies have destroyed ancient cathedrals and monuments of medieval antiquity with a spontaneous wantonness that shows their heart was in it. Sacred associations did not deter them and not for them was the interior of these cathedrals suffused and penetrated with beams of colour by stained glass, evincing in the builders a profound spiritual consciousness and susceptibility of soul and spirit, rather than mere intellectual expression. Not for them, the evidences of the elegance, beauty, and grace of the ages of Faith and romance, the flowering of Latin Christianity scattered throughout Belgium and France. Not for them indeed, any of the spaciousness and graciousness of life, and human kindliness, generosity, broad-mindedness, mercy.

The German is the one nation of Europe that knows nothing of chivalry; never had she even a tradition of it. The international morality of Germany is seen to be the simple one of the right of the strongest. The power given Germany by her efficiency, her Kultur—she holds gives her a divine right to impose her will on the rest of the world, and to make this right good by the sword. The violent spirit that ruled in the German forests fifteen hundred years ago is still there; the vast Prussian war-machine, that stands for a morality long ago extirpated from the rest of Europe, erected in Germany, has powdered to dust the civilization built up in Western Europe during the whole Christian era. By the brutality of her soldiery, dominating the German nation in arms, Prussia shows she

is still many centuries behind her sister-nations. The idea of honour she does not possess. Her methods of warfare have not a tincture of the old chivalry of war, where the human element always counted greatly. Instead, she wages a war of frightfulness that, beginning with her atrocities in Belgium and France, continues everywhere with piracy and the killing of civilians for the deliberate purpose of terrifying other peoples. Her attainments in the field of science have, after all, with all her Kultur, but given her the means of multiplying her crimes against humanity. These crimes began in the ruthless onslaught by the German armies on Belgium and France, when they felt sure of an overwhelming victory that would save them from punishment; but the punishment is coming to them. Their later misdeeds have been done in the malice of failure and desperation, and we cannot tell what new horrors they may yet launch against humanity as their plight gets worse.

VI.

When the injured nations look at the brutal cruelties and beastliness of the German soldiery, led by Prussian aristocrats, they resolve that this war shall never end till they have punished the responsible leaders and imposed an act of contrition and humiliation on the whole German people. Certainly the war will rage in French and Belgian hearts—who have homes destroyed, ravished daughters and wives and sweethearts to avenge, until their vengeance is complete, and until the mutilation of Belgian and French children, crippled and disabled for life by these savages, has been repaid to them. And for England, the Prussians, having understanding with-

out wisdom, cannot comprehend how it is that the acts of frightfulness committed in their submarine and cruiser and air raids against English women and children, do not put the English people into a panic, in which they should crave for peace, as such acts might the Germans, but on the contrary make them the more resolute to fight on and punish the dastardly miscreants—the slayers now of an English nurse because she had helped English and French and Belgian prisoners of war to escape. It is to be noticed that the Prussian government of Germany has been throughout more bitter against the English than against her Allies, for the reason that, as Prussia knows, the English fleet will always bar her path to victory, while the nation in arms will fight on until Prussian designs on Europe and the world have been defeated. So this English nurse, who had tended also German soldiers, received no mercy, while other women who had helped prisoners to escape were pardoned. But her aroused countrymen will prove on her brutal slayers that the strength of a soldiery rests ultimately, not on such deeds as this, but on the *morale* of civilians—who in this case will never stay their hand till she is avenged. What can be the state of mind and heart of a people whose women and school children make holiday at the news of the sinking of the *Lusitania* and the drowning of over a thousand women and children—the whole nation glorying in the iniquity and making it the subject of congratulatory post cards ?

How, without the utter defeat of Germany, can peace ever be made with her, stained with such infamy? For all time to come while the memory of these deeds shall last, the name of German will

deservedly be held in horror and abhorrence, and the presence of Germans shunned by Christian and heathen alike. For us, very many of whose men have been slaughtered, not in fair fight but by unfair, cruel devices of all sorts, never again in this generation will these slayers of our sons and brothers and friends be tolerated among us.

VII.

The war was forced on England. It was a war of aggression on Europe which England, as a good European, was bound to resist, and she is fighting to restore freedom there. For herself, for years she had been under continuous attack by the German foreign office's "reptile" press, accompanied by diplomatic insolence and aggressiveness: for many years, it may be remembered, one Prussian swashbuckler after another regularly published his plan for the invasion and conquest of England; and when this was actually threatened, though indirectly, by the German invasion of Belgium and France, the entrance of England into the war became a necessary act of self-defence; and the war will be waged by her in self-defence until Prussian Germany has been forced back within the inland confines that marked the boundary of Prussia to the north, before she robbed Denmark of her provinces of Schleswig-Holstein. That the war was unlooked for by England, her total unpreparedness for it shews, while Germany is found to have been secretly entrenched behind impregnable ramparts preparing for years past. So vast and complete have these, her preparations, been, that the world stands appalled at the concealed menace that threatened it; every energy of the Prussian government had

seemingly been trained to make their frightful military machine more and more efficient for butchery.

The formidable ramparts that bar our way in Belgium and France to the heart of Germany can be overcome at first but slowly. It would be easy for our men to beat the German soldiery if they could but get at them; the task is to beat down the battlements behind which they shelter. Germany may be getting short of effective men for the offensive on the fighting line; though those at home are so well organized and disciplined for industrial work as well as war—so much more willing and effective than the English trade-unionists in the production of war material, that if Germany find herself obliged to keep her armies on the defensive behind steel ramparts, these she may be able to maintain in strength for years to come. Something like that seems to be what the Germans have in mind. Having made a drive first in the West, then in the East, they make one now in the South, on the chance of a spectacular success somewhere. Their Balkan enterprise, however, is certainly directed at Constantinople, Egypt, and ultimately, India, which would be a serious menace to British prestige in the East, if Germany did not show such plain signs of approaching exhaustion. She may purpose to stay behind her steel ramparts in the West, while pursuing some such scheme of conquest in the East, as Napoleon tried, who, however, was turned back when he reached Egypt, as Germany will be if she ever gets so far. To check her advance we should hold the Dardanelles on the defensive, so threatening Constantinople, while pouring all the

armies we can muster into the Balkans. She may get to Constantinople and even beyond, but any serious approach to India would bring Japan actively into the field, and this menace to the East would melt away. But it is to be hoped the Allies may succeed in putting and keeping Germany on the defensive in the Balkans, so completing fully their siege of this world-conspirator, whose isolation and utter defeat alone will bring peace.

VIII.

By the occupation of industrial Belgium and France, Germany controls in mineral resources and factories, an unlimited supply of munitions of war; but there is evidently a serious shortage of food and the like. So skilful is the German housewife and so able the chemist, that they have been able to find substitutes for every necessary that became scarce with them; but this resourcefulness is failing. Their commercial industrialism too, is for the most part stopped by the closing to them of foreign markets by the British fleet; while on the other hand the industrial capacity of England is in full activity, enabling her to provide for the cost of the war as she goes along, whereas Germany is carrying on the war without any regard to its cost, relying for the payment of this on the imaginary indemnity she hopes to exact from the Allies at the close of the war. Already, though she has mercilessly impoverished the Belgian people, sweeping off their supply of food and destroying their property, she has also exacted an enormous tribute in gold from them; which system she plans to extend. But instead, before she can have an opportunity, before the war

closes, she will be faced with financial as well as industrial ruin. For the vast edifice of internal credit on which she is living by the free use of paper money, multiplied in volume over and over again on a security scarcely sufficient for a first issue—is built upside-down, standing on its chimney pots, and must topple over whenever its cracks shall widen under military disaster. Her internal trade is carried on with a paper currency unlimited in volume that is not based on gold nor guaranteed by the Reichsbank but is based solely on credit. This paper money is issued by specially created loan banks as loans on mortgages or stocks of goods. It is then received in payment for government bonds, on which further loans paid in more paper money are obtained from the loan banks, and with this paper money again further government bonds are purchased,—and so on and on without end. But when on some great military reverse it shall begin to be perceived by the public that after all no indemnity from the enemy may be coming to Germany to redeem all this paper money, credit will collapse—the paper money will sink to its value as paper—and the whole internal trade of the country will be in ruins. The fate of the paper money of the American Confederate States well illustrates what will happen. The *assignats* of the first French Republic too were as worthless—until by the overpowering of Europe by the French armies, the government got possession of gold sufficient to make their paper money good. But this feat Germany will not be able to repeat.

IX.

Victory for us in the end is sure. Luckily the new Prussian military machine is not at all effective at sea. There this tremendous power has not availed to save to Germany one colony or one ship; and though France and Belgium and Russia should fail —though the whole continent should sink under shot and shell, England's command of the sea would still ensure final victory to the Allies. But they will not fail; this with Russia is a racial war, and with France one for revenge, embittered in both cases by long years of German arrogance, insolence, and insult; and both are as deeply concerned as England to free the world from the German menace, and will fight on with her till the battle is won. Fortunate it was for the three powers that Germany in her blind arrogance, pounced on France and Russia together so maladroitly as inevitably at once to range England on their side. The present task of either would have been tremendous if the Allies had been taken one by one.

Even though a great disaster should befall us, the spirit of England would not be crushed. She might perhaps reel and halt under it; but she would rise again to conquer as she rose in the dark days when she stood alone in Europe against Napoleon. She will prevent the Kaiser as she prevented Napoleon, from dominating Europe. And this war, though it take years, will be carried to its rightful conclusion, not without a due measure of poetic justice being done. It is England's duty to do her utmost to relieve the world from the menace of organized barbarism that threatens it—the imposing

organization by Prussia of Imperial Germany as a national brigand. It is England's duty to save her own children from exposure to any such terror and horror again—her duty to her dead, to make sure they have not died in vain ; and never will she sheath the sword till the frightful weapon of destruction forged by aristocratic Prussia has been destroyed, and all those guilty of the crime of directing it against humanity that she can reach are condignly punished.

A way will surely be opened to strike at this wicked power by land and break it, but if that may not be, it will remain England's privilege to strangle it by her commanding sea-power; for while the British navy is afloat, no German ship shall sail the seas until this outlaw among the nations has been beaten to the dust. That invincible fleet is set as a sign to the world that God is still with us, as He has been in ages past. The allied armies may be halted, and our people plunged in doubt and disappointment at the difficulties confronting them,—but these trials are but a mark of divine favor, of which other peoples capable of being neutral in this world-conflict between right and wrong, are not worthy, and if we are responsive to the trial and true to our task, this sign on the waters shall prove as true as the token of the rainbow set of old in the heavens. For while He uses the German armies as a sword of His, as He used Nebuchadnezzar's hosts of old, to try the reins and heart of the Allies, the ultimate safety of England through her navy is by that sacred sign assured to her.

This command of the sea will be a sure means to free the land of Europe also, as it was the means of

freeing it from Napoleon, though it lay under his feet. And old Germany then shorn of her military illusions—cured of the madness she has been infected with by Prussia, but with her industrious habits intact, may again in time gain access to the civilized world and its markets for her 60 or 70 millions of people — after she has atoned for the crimes she from the very inception of the war has committed, bringing the very horrors of hell on humanity and revealing what deviltry lay hid in the Prussian character—after she has passed through the waters of bitterness in the deepest humiliation, purging herself as much as she may of this infamy, and growing again in time into the peaceable, kindly Germany of old, that all the world liked.

Prussian military law sanctions the atrocious crimes she has committed, but the world must be rid of a government that can adopt such a code. It is a horror that cannot be tolerated; and England, for her part, is at war to the utmost with this guilty power, to end it. Its elimination from Germany will be followed by that country being freed also from the domination of the multitude of hereditary kings, grand-dukes, and princelets who are the support of Prussian Imperialism in Germany; and the German people may then be able to take some share in the government, when a recurrence of any such war as this at the will of an autocracy will be impossible. But to attain to this, the German people, in order that they may come to their own must first return to their right mind; their physical defeat must be accompanied with a moral one; and, as a visible sign of this, when the German armies are beaten the victorious armies of the Allies must march through

Berlin to convince Germany as well as Prussia that their delusive idea of imposing their Kultur on the world by force has been shattered irretrievably with their military power.

NEW VALUES

When we read or see on the stage one of Shakespeare's greater tragedies—when we descend with him into the lowest depths of our nature, or rise into the highest, treading the utmost bounds of human passion, and then return and look about us, we see men and women of the same nature and character as those in the tragedy, with equal faculty of soul to think, to act, to suffer—to walk the same dread expanse of woe. The tragedy of poetry is a picture drawn large of the life of every man and woman in sorrow, poverty, distress, sickness and death, calling here not less than in poetry for heroical bearing. Shakespeare in those tragedies shows us what any man may become without any change in his essential character, like the noblest figure of poetry or the most ignoble.

This private tragedy in our lives is now aggravated into a national one. By the frightfulness of the war, the minds of all are turned irresistibly to that scene of horror; our soul is stirred to its depths, and we begin to know that there are higher and better things than those of the commonplace state we have been living in; we are being forced to revise our views of life, and to re-weigh life's values afresh. We are being instilled with a wider, humaner, spirit of brotherhood among ourselves, coming to see that the ordinary men about us may also be potential heroes like those that have taken their

lives in their hands for us. We see things more in their proper perspective; and we are now attaining, with a less regard for things that are unworthy, however imposing they may appear, a greater esteem for the things that are worthy, and to feel that an affection of admiration should lie warm in every human breast, not for wealth or the power that springs from its mere possession or control, but for whatever indicates a superior degree of wisdom and good sense, generosity and benevolence.

The waste and destruction of the war will likely impair the power of property—and enlarge that of men, and so may bring about a popular re-valuation of both. Men will all be more on a level, and such as shall have "done their bit" will be estimated most highly, though they be without money. But, be it said, no lack of courage and patriotism has been shown by the rich among us, who have offered their lives as freely as the poorer sort. Every day, deeds of valour are being done by all alike; nothing could be more heroic than the readiness of our young men of all ranks to stand forward in the service of the country; and numbers of young lives are being day by day lost to us. If this greatest struggle of all time teach us the unworthiness of misplaced admiration and help us to a wider humanity, to a warmer spirit of kindliness among ourselves, to a more ardent sympathy with others, to higher living in loyalty to higher ideals, these effects will amply compensate for its scars and the burden we bear of blood and tears.

The Empire of which we form part is being tested by the fiercest trial that ever came to it. Never in its history has there been a greater need of true-

hearted, devoted men everywhere, who can rise above the petty things we are usually absorbed in; the defeat of the Empire, if it should come, would come only because too many among us were careless of the things that now alone matter. The war is setting its mark on every one of us for ever, and will bring a healing that only such a desolating war can bring. Not that there can be any virtue in mere desolation, but it is the effect this has that is good in bringing to the surface all there is of virility in men, from which a better social system may now arise. The salutary effect of the war will be according to the amount of sorrow and distress it brings into individual lives. Such a trial of a people is altogether beneficial and the want of it for a long period, or its avoidance, by individuals or nations, is fatal to their character.

The present indecisive trench warfare is but preparing for a final battle that will settle civilization on a new basis, to stand for many years. Let us then make every effort to "do our bit" in this fight for civilization, that we may be fit for that when it shall come. Let us reflect too a little on the pathos of the human story—of our fathers and mothers remote and of yesterday, with all their latent loveable qualities and affections and aspirations, living constantly amid distresses and anxieties, we can have little idea of, whose lives, however, limited as they may have been, were not wasted. They did their bit for us, and shall not we pass this on and do as much for our children? that they may be able to unfold into a society where manliness, honesty, and fair dealing can easily make its way, and they ever live mindful of the bond of their common hu-

manity. Neither our business nor pleasure should go on quite as usual in these times while so many are giving their lives for these things: it is not a time for careless indifference when Belgian and French citizen-soldiers are clenched in a life and death struggle with the destroyers of their homes, the spoilers of their women.

When victory is attained, a great deepening and enrichment of religious life ought to follow in gratitude for our deliverance from the hosts of this modern scourge of God, and the overthrow of his plans for the subjugation of the world. These plans have been permitted—this modern Nebuchadnezzar and his hosts have been let loose on us for our healing, and their work will continue until the virility of the English race has been restored; when he and they will be swept away for ever.

FAITH IN BUSINESS

He that believes firmly in a future life belongs both to time and eternity. Though he lives in the world, yet he is not here only—his highest thoughts, his aspirations are in the future. To him what takes place here and now is not unimportant, but it is less important than what shall happen hereafter. His life here, in some respects, is but a preparation for the life to come. His experiences here are of value to him chiefly as they shall enable him to meet the demands of the future life. He is not indifferent to the rewards that may come to his industry, endeavor, and opportunities, but failure, illness, poverty, wrong, abuse, are of no very great or lasting concern to him as an heir to eternity. Wealth, luxury, power, distinction, he looks upon as temporal

delights given him only to refresh him on his way, and to serve to strengthen his character by their proper use.

Such serenity and wisdom can spring only from faith; and while this gives the rich a sense of grave responsibility and trusteeship, it removes for others every irregularity and injustice, making the poor feel wealthy and enduing them and the unfortunate with a consoling sense of their common heirship to eternity. For upon faith, hope is built; it is of the same nature with it; a man cannot hope for what he does not certainly believe in; and by how strong and firm our faith is, by so much is our hope lively and vigorous. The two rise and sink together. And faith cannot fail altogether while men deal with one another; without some considerable faith in others, even trade cannot go on.

There is a noble side to industrialism and commercialism, to either of which any gentleman may betake himself nowadays with honour as formerly he might almost exclusively to arms and war, which honour will be always his guiding principle of action. As *Rabelais* says—Men that are free, well born, well bred, and conversant in honest companies, have naturally an instinct and spirit—what is called honour—that compels them unto virtuous actions and withholds them from evil. Having this honour, a merchant would accordingly treat all others, even the lowliest, as gentlemen; and with this same honour, these also might rise to and maintain a similar conduct.

When we look for such charitableness among the men in whose hands are the riches and power of the world, and sometimes see instead—heartless

competition in trade, a misuse of the money they have, a still eager pursuit of more, an unconscionable use of the power money gives them, selfishness and cruelty towards the helpless, we must ask ourselves—Has there been here a decay of faith, that these things should be? They are too common where money, or the control of money, places power in hands unfitted by nature to exercise it. Yet we may feel sure that this is but a temporary phase with them that will pass away. For after all, there are as many good fellows at bottom among the rich as among the poor—though there are as many bad. There is indeed no difference in this respect between the two; only money easily got has a tendency to make men careless, and to seem callous.

When a business man settles down to his day's work, he often seems to be a different being from the one that left his home earlier. Then he was all kindliness, indulgence, generosity—now he is severe, exacting, aggressive, ready to lift his hand against any man that he thinks might divert water from his mill. He will greet him, even jest with him, but "business is business," and he will have his dues and whatever else he wants, whosoever may suffer.

Whence then this change? He cannot really have become different in disposition; only monetary considerations are now uppermost, and he having a business in charge feels bound to do everything humanly possible to conserve its interests. He is a trustee for that purpose; the rights of property are sacred in his eyes; and he is not able to part with anything belonging to his charge out of a sentiment of generosity—it is not his to deal with so. Quite

properly, his motive is duty before all else, and we are to look for from him in his business at most only a generous attitude of mind, with the most scrupulous fairness towards every worthy person—which will do much good without costing money.

But there are others whose motives are very different—men without faith in anything, who have become mere birds of prey. They appear to live outside the sphere of morals that business people commonly live in—to have got out of Christianity into a world where there is privation of moral light. They may have among themselves a code of some sort, applicable to their fellows, but it cannot be the ordinary code of honesty and truth. They are a world in themselves, where right and wrong do not exist, where gratitude, loyalty, duty, are unknown. They make no pretence to goodness or good feeling. They know no moral law, no conscientious restraint; and we can only regard them as chaotic people that insult honest men with lies and trickery, which brings upon them no punishment, for with them punishment is meted out for doing good, and reward for doing evil. And regarding them so, we pass them by, with face averted. It is not for such as these our soldiers should be fighting and laying down their lives.

BUSINESS AND POVERTY

I.

The idea of the commonalty all trading together, instead of fighting as they used to do, has brought about a great advance in civilization, but this improvement on a previously more savage state is certainly being thwarted to-day by an excess of trade competition, where every man's hand is against his neighbor in

the struggle for existence, an inability to hold one's own, or a conscientious unwillingness to use evil methods to cope with evil, usually resulting in elimination. The ruin brought on Europe by Germany shows what, on a large scale, may come from unconscionable trade competition. But assuredly this in our business will change if trading is to go on, competition in too great excess must end in combinations among traders to maintain prices; perhaps the civilizing motive of our trading may revive and influence another advance—and then a further advance—to a condition where mutual helpfulness will be the rule, the principle of Live and Let Live prevailing.

We all like ease and comfort, and we should like that everyone else had it too. Men feel more sympathy for others than they used to do. The imagination is now-a-days more active; and getting to know of distress and suffering about us, we grow more or less passionate to relieve it; the distress and suffering of others being felt by ourselves, energetic action follows in measure as we have in us the divine principle of vicarious suffering. No man stands alone. He is related in every action of his life to every other man; he has the power of good and evil in that relationship, and can make the world better or worse. That there is suffering in the world is due to the principle of vicarious punishment and reward: the doer of good or evil is not rewarded or punished directly in himself; the reward or punishment falls on others. In this way, past, present, and future generations are all one, and every man should do what is in him to remove or avert evil, from good feeling rather than reason, and this he

should do lest his neglect be punished on his own children, as his doing good will certainly be rewarded to them. Human sympathy and helpfulness can do much, and it is a paramount duty to make life easier and happier for the families of all about us; to afford every possible free play to all admirable and loveable capacities and aspirations in others.

II.

A laboring man sees around him the luxury and profuseness of the idle rich, and without always feeling envy, he sometimes feels injury at his hard work for little pay, and the monotony of his life. The rich he sees can go about the world as they please—all is enjoyment for them, even their business; but the poor are chained to one spot, without much relief. No man can be expected to look with an eye of favor on this, while he perceives his wife toiling beyond her strength and his children full of life growing up under a blight of privation that will surely spoil them. To offer him money would be an insult, but active sympathy and thought for them, promoting their interests in any possible way, would always be welcome. The lives of the poor are filled with hardships the rich know little of. For them is the same sadness of heart and affliction as for the rich, with an added grayness of life through poverty and distress, and an ever-present apprehension of blight and misery for their children.

Poverty becomes a danger to the State, when it is so inveterate as to separate the people into classes, an effect which we see at this crisis in England, where parties of workmen in their trade unions intent

on their separate interests hold themselves aloof from the great body of the people, who are loyally straining every nerve in the national struggle for existence.

There are many actual and imaginary causes of poverty among us; waste will not cease until we learn to practise economy in every department of living. But character is even more important than economy. It were a good thing to teach our working classes something of the sciences of political economy and home economics, but the development of their character, shewn in a devotion to work and less effort to get money without earning it, would be better. As a relief from too much manual labor, industrialism, trade, there arises always a desire for luxury, sport, amusement; while work, duty, obligation, grow distasteful and higher ideals are not aspired to nor self-control fostered. Sloth and idleness and immoderate expense of time upon sport and recreation is to be shunned; for a trifling, unthinking way of life impoverishes the understanding and starves the moral nature, rendering a man unfit for useful work. Yet sport in moderation is by no means to be contemned. Joyousness, cheerfulness—the blue sky in the breast—is natural to man, and sport is beneficial in many ways, and keeps him sane. The love of it is in every man, probably a survival of the fighting instinct in his ancestry, and the best sportsman is likely to become the best fighter, for the two qualities are really one, springing from one source.

Happy they that can rise above their surroundings and face the world with gaiety and cheerfulness, not careless of their condition, but with a contempt for the outward accidents and petty vexations of

life. It may be the gaiety of despair—only the mirth and laughter of a brief respite, a copy in little or a common-life variety of the gallant bearing of old expected and keenly looked for as becoming gentlemen about to suffer on the scaffold (a bearing seen conspicuously in Charles I.). There is a fine discipline for us in the exercise of this sort of courage—a discipline lost in any evasion of trials of our endurance. And it may be that the severe discipline of constant labor might be good for any man; though not when it is in excess, for it then renders him dull and uninitiative, depriving him of the power of thinking and of the exercise of his imagination, a loss that is likely to stultify his work.

III.

How careful are we of our young children's welfare that they be not hurt, yet how little thought do we take of what may injure them in after-life. Young lads going out into the world are often treated unfairly and harshly, their youthfulness and inexperience in business ways not being duly considered. Healthy youth are generous and fair and are shocked and pained by unfair treatment, a hurt which breeds resentment and bitterness and spoils their natural goodness, an ill-effect that goes on increasing through life to the end unless juster treatment and sympathy from some source come in and arrest the injury. Otherwise they become infected with worldiness—a state adverse to the free play of their full life and spiritual nature.

Anyone travelling much on the street cars in the poorer quarters of a city, cannot but observe that the greater number of the faces there have a care-

worn look—a look of sorrow, of privation, of ill-health. Owing to bouyancy and robustness and active occupations, boys and young men carry it pretty well, but the young girls—the young womanhood!—were these the light-hearted, laughing little fairies of awhile ago, with their native graces and winsome ways, grown up into this? Whose fault can it be? Not their own surely; they are too helpless to be responsible. Is it from poverty and anxiety in overcrowded homes without sufficient light or sunshine, on these prairies, where sunshine is so abundant? Is it from insufficient food, that might be produced in plenty here where are many millions of acres of farm land not in use yet capable of sustaining a vast population? Or is the cause bad housewifery, which could be remedied under the guidance of some of the many thousands of young women in good circumstances about them, if the attention of these were but directed that way? Multitudes of our young girls and young women require discipline and training for home duties; what a field of usefulness lies in the preparation for marriage of all such to enable them to keep house, of which they often know but little. Young mothers of the poorer classes, too, know little or nothing of the care of infants, who are usually treated as if they were brimming over with original sin rather than animal spirits; and as the mothers were brought up so will their children be if their more fortunate sisters do not take their instruction in hand. Children have all the capacities of humanity unfolded, with a will-power that is fully active, but they are without experience to guide them. They are by nature affectionate, trustful and truthful, merry and playful,

with tastes and inclinations for what is good; and it is chiefly for the mother to train them with these good qualities in the direction they should take, restraining any harmful excesses. From this not being done judiciously, humoring the children where advisable, they are spoilt and a foundation laid of unfitness for the trials of life, and unhappiness now and hereafter. For these faculties of humanity do but begin their unfolding here, and as this goes well so will they be enabled to attain to higher and ever higher perfection in other far more favorable scenes.

IV.

The prevalence of commercialism through all classes, a higher scale of living with severe competition in trade, and increasing difficulty in obtaining employment,—these have affected family life by sending out hosts of girls and young women into offices and shops to earn a living for themselves or supplement the family income. It is not good that they should so miss their natural function and have to seek a living in competition with those who as their husbands ought to be doing it for both. Yet, perhaps, this is not an unmixed evil for them; it may be a useful education in the ways of the world, that could not be learned at home, and these workers, with enlarged minds may be little worse physically, if the employment be not too severe or the hours long. This is what is to be guarded against, and a humane, conscientious employer will see to it that these temporary wards of his shall not in any way work beyond their strength, so as to injure their more sensitive nervous system, and he will give them ample leisure for recuperation and recreation, when-

ever it is needed; taking care also that they are not exposed to any degradation, and are guarded against everything that may spoil the gaiety, merriness, archness, natural to them, which is to be cherished dearly, as the very light of human life.

As we look at a throng of lower middle-class women, poorly dressed, faded, with the shadow of squalid care on their wan faces—even in the younger and fresher faces a look of anxious apprehension as though in wonderment how their hard lot so came about in this sunny, joyous world—how it is that with such warm affections in their bosoms, there is but little prospect of their finding scope for their affections in marriage,—as we see this it is hard to realize that these are of the better half of humanity, endowed with all the loveable qualities of mind and heart, that belong to the essential nature of woman.

There are evils in the world that cause much misery, and that can be cured only by the influence of enlightened Christian women exerted continuously. If they would busy themselves in remedying such evils, wherever visible, in the social system, they would evince a high degree of capacity for political action, and confer directly and indirectly an immense benefit on the whole generation of humanity. It may be truly said that the betterment of all humanity in the beginning of life and as it goes on is in the hands of woman. She alone can do it. But she must be true to herself and use all the moral power she has been endowed with; she must rise energetically to her privilege and duty and pursue her work, even amid her social avocations, to which the discharge of this duty will not unfit her.

In over-absorption in business, man's nature suffers from too little exercise of the affections, and courtesy fails and gentlemanliness disappears. Women have, however, in all ages effectively made men better, wiser, happier, in measure as their gentler nature and disposition has had play to exert its due influence over them. It is to the combination of the good qualities and virtues of both sexes—of a soul superior though in a weaker body, allied to a stronger mind and frame,—it is on this union that the improvement of human society depends. And the improvement being a purely moral one depends more on the woman than the man. It is plain, therefore, that in some things a superior influence ought to belong to the woman that shall outweigh the man's. Interference by her in the practical conduct of his business is not to be thought of, but the promoting and fostering of kindliness in him, outside as well as within the home, is clearly her prerogative, and here her gentle influence silently and constantly exerted may gradually inspire him to do many a hard duty of his business in a friendly and considerate and humane spirit agreeably with the comity due from man to man.

THE HOME

I.

Nothing has contributed so much to the improvement and happiness of humanity as the conception and formation of woman. The Creator declared as the reason for her being:—"It is not good for man to be alone," and he created woman to be a helpmeet to man, making the one complementary to the other —each like and yet unlike the other.

There is an essential difference between the mind of man and of woman. The woman prefers the strong, the bold, the courageous, the spirited, the enterprising. Instinctively her ideal of manhood has qualities the opposite of her own delicacy of person and soul. Men in the same way like qualities and dispositions in women that indicate a character contrary to their own. They think best of the delicacy of form and amiable softness of the other sex, deeming the milder virtues—gentleness, patience, compassion, tenderness, to sit with peculiar grace upon women, who are expected to excel too in piety, faith, hope, resignation. This diversity and contrariety in disposition and character between men and women is necessarily accompanied with an equal diversity and contrariety of tastes and affections, that are but manifestations of character; and each sex so having its distinguishing characteristics and tastes and inclinations, these differences must be productive of different ideas respecting the qualities of objects, and must excite the most opposite affections respecting them. So that objects and circumstances perfectly the same shall to each sex appear as if from a different point of view; that which makes little or no impression on the one being likely to produce strong emotions in the other and becoming the source of pleasure or displeasure, of enjoyment or infelicity. If both saw alike, and felt alike at what they saw, it is not likely that romantic love between them would be possible.

A chief effect designed to be obtained by the division of humanity into two sexes, is that children shall always in the first part of their lives be nursed and reared—not by the father, but by the mother in

whom, predominantly, are those moral instincts and sensibilities known as the maternal feelings. These are of a nature more intense than the warm regard that forms the paternal affection and seem to have a quality additional to it. The mother has all the love of the father for her offspring, but has also more than that—a tenderness of affection, an instinctive lovingness, a mental sensibility, that identifies them with herself, making her to feel as they feel and to sympathize with them in a manner and to a degree not to be felt by the father. The father loves his child, but it is still as a being distinct from himself, while with the mother, her children continue to be part of herself. As they were so before their birth, so are they afterwards, perhaps until their marriage weakens the tie. The child also has for long years sympathies of the same distinctive sort, running at first for shelter to the mother's bosom, turning for ever in after-life to her when in trouble—"Mother, Mother," cried a drowning sailor on the *Titanic* as the ship went down.

From our mothers we derive our earliest comforts. They nourish and cherish us in infancy; and are as much needed in after-life as the kind companions of men, to soften their naturally harsher qualities and propensities and occupy some portion of their thoughts and attentions, to create and cherish milder and sweeter feelings and to provide for them the soothing influence of a quiet home and domestic life, where tenderness, sympathy, good humour, smiles, and gentleness, diffuse happiness and pleasures about them and favor intellectual and moral advancement. Imagine how dull the world would be without the smiles of our womenkind, in good nature—but often,

we suspect, from their humorous sense of men's absurdities.

II.

It is a misfortune for humanity, that society has fallen into such expensive habits and ill-arranged complexities, that marriage often cannot be made without involving pecuniary evils that convert its happiness into disappointment, privation, and anxiety. This condition will be aggravated and women's chances of marriage diminished greatly after the war, from the general impoverishment, and from so many lives having been lost. It is inevitable, however, that at all times a large proportion of both sexes must, in every civilized state, remain unmarried. Few or none willingly do so on either side, but the artificial and complicated condition into which property, unequal prosperity, social inequalities, lead society has in all ages and nations caused a considerable proportion of people to remain unmarried; which has shown in result that the fulfilment of the higher purpose of our existence usually is no less attainable in one condition than the other. All can no more command marriage than they can command wealth, health, rank, or fame. Involuntary celibacy, however, occasions a good deal of human sorrow. It is deeply resented by most young women. They have a natural right to look for marriage, and their affections suffer from the perversion and disappointment of such feelings; while in men, voluntary and unnecessary celibacy tends to a degradation of their whole nature. Marriage and motherhood, however, is not the whole of womanhood; and beside marriage there must be considered the larger womanhood that can

find a suitable walk in life independently of the married state. Women now-a-days are finding more and more ways of gaining a livelihood for themselves, and their filling any suitable openings left by the removal of so many men ought to be facilitated as much as possible, that they in some degree may come by their own.

The single state need be no diminution of the beauties and utilities of woman's nature. Our life, indeed, would lose many of the comforts and much also of what is absolutely essential to the well-being of every part of society, and especially the private family, without the unmarried woman. To many a father, mother, brother, sister, is she both a necessity and a blessing; to her, nephews and nieces owe health and felicity; to her care and kindness many orphan children have reason to look with gratitude. Were every woman married, the parental home would often be a solitary abode in declining life, when affectionate attentions are most needed, but are not obtainable. It is the single women that supply the ranks of our teachers and governesses, and from a lower class come nearly all domestic help. If then every woman married, human life would present an aspect different in many respects from what it does now, and it might have to be regulated on a somewhat different principle.

III.

Home life lies at the basis of character. As there is a moral strength in good clothes, a well-dressed man feeling better able to face the world than one ill-dressed, so with his home. If this is comfortable and safe—if, whatever ill-fortune overtake him, this shelter is secure to his family, where he can take

refuge at times when shelter and rest may be before all things needful to him, when perhaps it means life to him,—he will be able to work on with courage and energy, while his wife will also be placed above anxiety. A woman's home should be made secure to her, that there without fear in her heart she may exert herself as the housewife, while her affections may have the utmost free play. The moral and religious education of her children depends on this; there best will they learn the exercise of morality, finding it, as they learn, to be simply religion in practice.

When we house a man securely, we give him a foothold and a motive for effort that will make him provident as nothing else can. Poverty usually has its taproot in improvidence, and this we cut when we give the improvident something of value, that may become his own, to live and strive for. The lower wage-earners would be vastly more stable in habit and persevering, with homes of their own, while the very poor could be permanently helped best by similarly raising them to the dignity of householders of some sort. By giving them such an object in exercising thrift, this will become a habit with them, a habit that will assuredly keep them from falling into any great degree of poverty. A family with a house of their own that cannot be taken from them will hardly ever fall into deep distress. They may become very poor, but with the roof secure over their heads they will struggle on through the hardest times in one way and another. But unhappily, while the poor may always get some sort of a house to live in, seldom, in the larger cities, at any rate, can they attain to true homes; but rarely does their

shifting, uncertain employment allow of their staying in one house long enough to raise it to the dignity of a home, of such a home as should become dear to them as part of their life, hallowed by the joys and sorrows of the past.

Perhaps the worst consequences of this homelessness of the poor fall on children. At their impressionable age, the ill-effect of being always but temporarily lodged, frequently moving, strikes at the foundation of their character. The place where their minds open on the world, that leaves its impress on the whole after-life, does not grow dear to them, or tend to nurture the domestic affections. Rather, many lives are much injured by the unpleasant associations that there prevent the growth and take the place of the virtues and graces a true home fosters. Their lodgings are for them an encampment, rather than a home, which will not arouse any deep attachment; the charm of home in the old fashioned sense will not be there as a centre of family affection to which they may look back with emotion in after-life. And so too, with institutional refuges for children.

IV.

There is extant a description of a poor neighborhood in London, sixty-odd years ago. The sun could not descend on it lower than the parapets of the roofs. It swarmed with children—ragged, unwashed, ill-fed, scuffling about, now across your path, now disappearing like rabbits in obscure holes, collecting around the open fire plugs, and spending the day there, getting wet through to the skin in indefatigable attempts to obstruct the gutters with rubbish, and so form a basin on which to launch their

walnut shells. All were happy with a child's unconsciousness of their real condition and their probable lot in after-life.

It is pathetic to think that their whole generation must now have passed away, as have others succeeding to a like misery—to want, privation, hard ill-paid labor, sorrow, tears, the sadness of such a youth, and its maturity; while all might have been so different, and they, boys and girls happy in the sunshine, developing all lovable human qualities—sportfulness, cheerfulness, humour, affection, and growing up into worthy men and women. This was their right as children, the promise of their birth into humanity should not have been so utterly spoiled as that. There must have been a passionate longing in men's hearts through all those years to end so horrible a state of things; but individuals can do but little; the whole society must move, and the social conscience is usually not active enough for that; where the individual conscience is not powerful, society feels no passionate longing. Let thought wander down those years and consider the vast sum of human misery—the blight of humanity, that might have been largely prevented.

We have needed some such devastating war as this with Germany to arouse us and restore the lost quality of our race. Perhaps out of this may spring the healing to our home life that only woman can give. Men, for their part, must now put their lives on a worthier footing, and one effect of this ought to be the saving of women to social service. In an ill condition of the poor lies evil for their women. Woman's domain is the home, and she may do much good outside her own home by acting, wherever she

can, as a domestic science missioner. In city slums in England, Miss Octavia Hill, with this end in view, undertook the business of weekly rent collector, which, giving her access to poor households, enabled her to turn this privilege to her purpose by becoming, through friendliness and sympathy, their adviser, teaching them to do things, and as rent collector, gradually instilling them with the business principle of paying regularly for the maintenance of their lodgings.

A plan has been devised by the writer under which any, even such as these, with this good habit, might be further assisted to obtain houses of their own, which, if they could manage to do, their home life being so secured in a sufficient degree for their comfort and content, might complete their social restoration. Let women address themselves to securing in some way a fitting home for every mother, raising home life to the first place in the world and making it everywhere worthy of woman. Their engaging heartily in such an enterprise would further evince a practical political capacity that should soon secure them the vote they are asking for, one main object of which is that they may give really effective help to all the great movements for human advancement. This will never be done by the men alone; look for example, at the scandalous fact, that in these three provinces women have no dower right in real estate. They work as hard as men or harder, on homesteads and farms, yet a husband can now sell the home over the head of his wife, that she has earned in great part, and leave her destitute.

Again, in the matter of life assurance and the common practice of obtaining loans on the policies,

it appears that of such loans not ten per cent. is ever repaid, so that the beneficiaries—the widows and orphans mostly left dependent on this assurance money, will get only nine-tenths of the amount they ought to get. Yet the wife has worked at least as hard as her husband, striving to keep the premiums on this assurance paid for her future maintenance. The policy is as much her property as his; and if from some temporary need its value has been so impaired, imperilling her future welfare by affecting the security of her home life, this impairment should be made good in the lifetime of the assured by regular small contributions out of the family income; which also may be done under the plan mentioned above, in combination with the assurance policy, wherever the security of a settled home is available.

UNEMPLOYMENT

It is not so much the amount of wages that a man earns, as the regularity with which he earns it, that raises him in the ranks of labor. But in the best of times, very many have had to live by casual or insufficient employment, with its attendant chronic and cumulative deficiency of income; so that unemployment is no new problem; it has always been with us. Some alleviation of this evil of casual labor might, however, it is thought, be found in a wider vocational training and the greatest possible number of local industries of varied character, to some one of which an apt workman could turn in case of need. Everybody is bound to provide for himself by his own labor as long as he is able to work, though to this a want of will power is a too common hindrance. But get men to brace themselves—awaken effort in them—awaken discontent in them—raise the stand-

ard of their desire in living—and then their improved character will dominate their economical condition.

The larger cities of the West have grown too large for the business to be done there yet awhile; in consequence they are the seat of unemployment. They can, in the long run, profit only from the overflow prosperity of the farming country, and while at the moment the smaller towns are beginning to feel this prosperity and are doing much better than the larger, there may not be enough in the end this year to reach these with much effect.

There will certainly be some distress again the present winter, and this must be relieved at whatever cost to economic principle. To give money to relieve want is to see nothing but the painful symptoms of want, without thinking of the improvement in its source that ought always to accompany relief. And it has been found that, however much charity is extended, poverty will always extend along with it. What is wanted is a system of educative improvement that will secure that some permanent good shall come from any assistance given, and such an educative effect would come best from putting people in the way to earn their living, and by their own efforts to gradually amass something further that will be their own.

As in the field of charity the getting of small contributions from poor people who have little to spare is found, through its effect on character, to be a safeguard against their falling into pauperism, the humble class of receivers being so elevated to that of givers by which they get new confidence in themselves, so if they could be enabled to acquire

their own homes by their own exertions, their character would become endued with a new, powerful motive, that might carry them to any height in the social scale. The market-garden allotments mentioned later, in the secure possession of an industrious though poor family, could easily be made to supply in produce what is wanting in income. I have already in the preceding article, mentioned a plan devised to enable a family to acquire a home, and this plan is equally applicable here to the acquirement of such a small farmstead as this, having also the most valuable advantage that it imposes an obligation on borrowers, that would be felt by the most improvident, regularly for their own sake, to save though it be ever so little. The terms of payment, spread over a number of years at a low rate of interest, would place it within the reach of all, and are so adjustable to any change of conditions and needs that whatever happen, the permanent welfare of the family may be reasonably well assured. And all moneys paid in under the plan, or real estate securities representing the moneys, being always held by a chartered bank, anyone or any society wishing to help such a family permanently would be able to do so quite safely by advancing the stated subscriptions periodically as a temporary loan to them, until they shall be able themselves to go on paying.

THE PROSPECT

After the war, so vast a debt will have been incurred in Europe that must be provided for, and there will have been such widespread devastation—so much property destroyed in Belgium and France

—such waste of means and resources everywhere that must be restored, that constructive works and manufactures, food production and the import of foodstuffs and necessaries, the rehabilitation of industries and commerce in every direction, would bring about a great revival of trade to supply the waste—if working capital were obtainable. But money will be exceedingly scarce and dear for even the most necessary expenditures; there will be absolutely none for anything people can do without. Only the proceeds of our own earnings in farm and other products will be available for Canada, and no other money can be spared to her for municipal or industrial purposes, for there will be no savings accumulated in Great Britain, whence her supply has come so largely in the past; while if she should turn to the States for a supply, loans obtained there would, of course, be sent her indirectly in the form of American manufactures and products, to the injury of our own manufacturers and merchants in the East, unless such imports be checked by a tariff, which effect indeed would probably prevent the loans being made.

England and her allies are borrowing great sums from the States, whose undisturbed productive earnings and profits, from the sale of munitions of war, are making them the greatest capitalist nation of the world. But this advantageous position is but temporary; they are not the greatest trading nation—a man may make a large sum by a lucky speculation in a gold mine which gives him capital, but cannot make him a merchant; and so England, with character and reputation, ability and old-established business connections, remains and will remain the

established broker for the trade of the whole world, in which capacity after the war she will rapidly regain what she has lost—all the money the war has cost her.

We cannot expect any great immigration for years to come, even after the war. Neither England nor Europe will be able to spare the men; they will be wanted there for necessary works of rehabilitation. They would be of the class usually without working capital, and no means would be available either there or here for financing them. We want chiefly British skilled farmers who would help to increase the productiveness of our land, and in doing this they would so prosper from the good prices probably obtainable then for farm products, that their savings would contribute greatly to the working capital the country needs. But the British government, who have practically forbidden the sending of money abroad for investment during the war, are not likely to look with much favor on the emigration of moneyed farmers after the war; their means will be wanted at home. Immigration from the States might be encouraged by the unusually large yield of wheat per unit area in the present harvest were it not that we are at war, and must, as they also must if they come, bear a share of its cost. This failure of immigration will be against our farming interests, but apart from this the farming community with so sound a business in hand, will go on and prosper. Not so, however, with mercantile business; much liquidation in this may be expected, which will further depreciate values, and straitened circumstances will everywhere be the rule. Only dealing in things that are absolutely necessary will flourish.

In spite of all economy and any probable increase in our agricultural productiveness, very heavy taxation cannot be avoided in order to provide for payment of interest on our public debt that will be soon increased enormously by our expenditure for military purposes, besides the expenditure to be expected in the government of a growing country. Some among us are making much money by the manufacture of war munitions, which gives employment to many, and has aided in turning the balance of trade largely in our favor; and our harvest will likely prove exceptionally valuable; but on the other hand the Government must give credit, and not being able to borrow abroad must issue domestic loans that will absorb our savings from the two sources mentioned, and to that extent our working capital. Locally, also, this province will have to deal with the wholly unnecessary expenditure—the waste of capital—on our new provincial public buildings and in the incident supply of party funds. A huge pension list, moreover, is before us, with the taking over by the Government of the Patriotic Fund, which has been properly and most commendably sustained in its initial stage largely by the voluntary contributions of moneyed men, but which, now that its requirements have grown so enormously, ought not to be left dependent on voluntary contributions, but should be made to fall as a tax on every one according to their ability to pay.

Canada, happily is thinking of this war imperially, and contributing generously, in men and money, to the defence of the Empire, but with this she does not seem yet to have awakened fully to the tremendous peril that threatens the Empire and Canada as

an integral part of it. It is a life and death struggle, and one side must go under; there can be no compromise. It cannot, however, last for very long; the nations cannot bear its cost. But the fountains of the great deep are broken up, and storm and flood will ravage and sweep many things away that we now live by. Yet no anxiety is visible among the generality of our people, who are still much absorbed in petty things, in indulgences of all sorts, for which one would expect they would at such a dangerous time have no great inclination. For, after so many months of dire warfare, the enemy still presents an unbroken front, and there is no guessing how much longer he can do this. While back of the signs of a prolonged war visible to us, lies a drear expanse of industrial and commercial inactivity and insufficient employment for us involving economies, retrenchment, self-denial, deprivation—whose burden is not yet fallen upon us,—amid the suffering of those and the dependents of those now fighting for us.

We have two things to do at once—not one of two things but both, and they are related. We have to save on our imports of non-necessaries and to live plainly. By ceasing to import so largely, which can be done through plainer living, we shall save sending that much money abroad in payment—although on the other hand we shall thereby cut down the national revenue from customs duties. But imports cannot be stopped wholly. As we are accustomed to live, we cannot do without many things that must be imported; and supposing we should force ourselves to dispense with them, what would then become of much of our internal trade, and the multitudes dependent on it as importers and distributors with

their clerks and helpers, their warehouses and shops? Exchange is the very life of trade, and could we reasonably expect to sell abroad what we have to export, if we did not reciprocally buy from exporters there? In ordinary times, any such withdrawal from trading would be economically unsound, but now economic principle must give way a little to the law of self-preservation and we should refrain, at any rate, from using any foreign goods that we can produce in Canada. But plain living above all is imperative on us—not mere petty economics here and there in necessaries, which to supply may be the only means others among us have of getting a livelihood at all. And we must refrain from eating up our present good harvest without thought of our probable future liabilities.

From plain living will come sobriety in trading, whereby we shall give assurance to the world that speculative adventures are no longer in the first favor with us. Of this—that we are all at work in producing and developing and distributing—our own actions will be the best assurance. Let it be seen that we are now intent on this business, instead of speculating. For nearly two years past, Canada has lived on her own means, without much borrowing (except for war purposes), while also paying her way abroad, so showing her ability to do this. And, if she continue in the same course it will soon prove to be the road to a great economic future for her. For her people will then be able continually to put by savings, from which alone the working capital of her own she so much needs can be built up.

HUMOUR AND AMUSEMENT

I.

Relief from the usual tragedy of life can most readily be found in the spectacles at a playhouse, where we may see the laughter that accompanies the tears in all our lives. Comedy so may be made to offset the tragedy whose stress in everyone's life would be unbearable if we could not laugh at times. But this common tragedy has now grown for us into a monstrous world-tragedy; we are all living in a scene of unmitigated horror, that we cannot get away from. Yet even this may be relieved a little for us at the playhouse, or by some lighter reading than the daily, almost hourly, war news we are afflicted with. So also, the cares of business (which will likely grow very heavy before the war is over) may be lightened by turning the mind often to a humorous view of whatever happens about us, thus keeping the heart open and fresh. It were well to cultivate a lighter vein of thought for our health's sake; for gravity is not the best effect of wisdom, which indeed may sink under it. And we are not to be grave always, for wisdom requires refreshing often; and even in these troublous times there are plenty of flowers to be gathered on our way.

II.

Laughter at the accidents and odd situations of everyday life is humour in a rudimentary state, that causes laughter at the small misfortunes of others, at the incongruous and absurd—laughter without much sympathy in it for others. It is fortunate for us that even in dire distress we are able often to laugh—are constrained to laugh at almost every out-of-the way happening. And near akin to this form of humour is amusement. Man is made for enjoyment;

his religion, even, should take a cheerful form and conduce to enjoyment. He can be made and kept cheerful by amusement—by a pure stage and good novels—those glimpses into our inner life—and by the cultivation of the sense of humour, especially in its finer form of irony, in dealing with the folly, pretence and hypocrisy about him, which humour gratifies his complacency and self esteem. Cheerfulness and gaiety should distinguish those who know they need, in the long run, fear nothing men can do to them. But cheerfulness is not possible without ease of mind; therefore to remove trouble, distress, misery, everywhere, and so promote cheerfulness, is the duty of all, that happily the sunshine may at times be seen through the clouds.

III.

It would be a gracious thing to provide our poorer people at a cheap rate with the means of wholesome amusement afforded by the stage. The stage has a high educative value, and for municipalities in town and country to aid in supporting playhouses, would prove most beneficial. Only plays that have proved permanently popular should be presented, with a leaven of Shakespeare and other classics, the repertory including, however, only such plays as in the guise of amusement inculcate worthy living—but not at all the unwholesome perversities of life. They should be of the high character of classics, and should be plays of common rather than of high-life, though perhaps spectacular plays and historical pageantry are best for those whose home surroundings are very dull and gray. Reputable people of the place should attend the theatre frequently, for their countenance would sustain its

character; and that it might not be compelled to have recourse to inferior entertainments perhaps the upkeep of the theatre might be aided by the municipality while its good character were maintained.

Where, says Sydney Smith, is every feeling more roused in favour of virtue than at a good play? Where is goodness so feelingly, so enthusiastically learnt? What so solemn as to see the excellent passions of the human heart called forth by a great actor animated by a great poet?—To behold the child and his mother—the merchant and the artisan—the lady and the work girl—all ages and all ranks convulsed with one common anguish, doing involuntary homage to the God that made their hearts?

IV.

I am reminded here that moving picture shows are largely superseding the regular stage, of which it affords a very good representation,cheap and convenient to attend for many who could not often get to a playhouse. We may there see pictured the best of acting, though in the setting not quite true to the life. The melodrama given is often extravagant and unwholesomely sensational, containing too much crime and perversity, but this may be improved by some sort of censorship that could take the place of the public oversight recommended for the playhouse. Melodrama stirs the common heart to a passion for righteousness; for there poetical justice prevails; virtue is invariably triumphant and vice defeated, the rightful heir coming into his own, and the usurping claimant (who is always a villain) being defeated; and no one would wish the play to end otherwise. Comedy should deal with our everyday

life much as Dickens's novels do with the characteristics of common people. Farce is a most effectual relief to sombre thought by causing laughter; yet perhaps the very best remedy of all for ills of the mind will be found in the Puppet Show. This is the most diverting entertainment imaginable, and it is given very well in the moving picture shows. Our old friend *Punch and Judy* has, it seems, retired from public life, but puppet shows are frequently good and present indeed a greater variety of laughable plot. People are always pleased with them, the reason lying in a prevailing sense of the ludicrous. We there see the farce and mummery of human life presented in manikins, who play their pranks and roguish tricks (as we know in our inner consciousness) without malice, without the play costing their victims anything; and this is our good nature affords us unmixed pleasure, as similarly we do not blame the clown in a pantomine, but laugh at his robbery and ill-treatment of innocent passers by.

V.

Folly and pretence belong to the domain of humour; evil, ill-fortune, and poverty to that of pathos. Not these, but faults and imperfections are proper subjects for humour, and so there is no humour (save in the form of irony) in the Bible. The distresses of mankind cause us pain not unmixed with a pleasing sympathy, while their sin causes unmixed sorrow. But as character is strengthened, inner trouble is banished and a wider outlook attained where humour lies, and this is the surest remedy for disconsolateness. Humour is to serve as a shield, not a sword, for it is just as well as playful. It is

a kindly spark struck out in the collision of the comedy with the tragedy of life. Patient and keenly observant, it penetrates beneath the surface; it is instinct with deep human sympathy and loves men while laughing at their weaknesses. It is neither sobbing nor laughing, neither smiles nor tears; but both together—mirth resting on sadness. The humorist looking on life sees that it resembles a comedy and he is gay; he thinks at the same time that this comedy is serious and he grows sad. Thus, he oscillates between smiles and tears. From the point of view whence he regards life, everything in life and life itself, is both laughable and grave, light and serious.

Humour (it is always benign) serves to promote brotherly love. It shows us that men and women, whatever they do, are but children of a larger growth, and should be regarded with an equal kindliness. It remedies indifference towards others and by toleration of the foibles of others it prepares us to love them. Nay more, it may become a solvent of enmity and hatred through the form even of satire, which, causing laughter, banishes bitterness from the heart. As a feeling of pleasure is annexed by our Maker to goodness, of pain to evil, so humour gives us such great pleasure that without doubt it is designed, like our affections and desires, to arouse and spur us to action. Treating with sportfulness and love what is above and below us—our fellows and all common things about us, it may become a powerful weapon to promote truth; a wise man will look for the humorous side of anything that may offend him, and there he will usually find the truth.

VI.

There is excellent humour in Dickens's earlier works; everywhere we may laugh at the humorous predicament of his characters, where odd people and humorous incidents and situations, in which is no tincture of malice, are portrayed and exaggerated in phases of character that may still be seen about us. There is abundant humour in Thackeray, but it is too often spoiled by cynicism. Only in *The Newcomes*, in telling the story of the finest of English gentlemen, is it entirely free from that blemish. The humour of Albert Smith, a mid-Victorian writer, was in sheer playfulness, humorously representing people as under influences slight in themselves, yet impossible for them to control. He makes believe that the truth of all things, history, geography, manners, customs, and so on, is best to be seen in theatres, and that the scenes of ordinary everyday life are deceptive. He whimsically attributes qualities to objects that they do not possess, seeing things, scenes, persons, as one would like them to be; everything is taken for what it appears to be. In the immortal story of Don Quixote and Sancho Panza and their wonderful persistence in mistaking the truth of whatever is before them throughout their ludicrous adventures, there is an unparalleled wealth of humour, and kindliness. Shakespeare was not as great a humorist as tragedian: he was greatest in what was greatest. Yet we have among his creations such examples of humour as Falstaff, Sir Toby, Malvolio, Shallow and Silence, and a number of other lesser ones, in not one of whom with plenty of humour is there a trace of spleen. It is all good nature and magnanimity.

Rabelais adopted a certain humorous exaggeration, as in a spirit of playfulness, to give an air of unreality to his earnest teaching of truth, and in this form, unsuspectedly the teaching was able to pass muster before the lawyers and priests whose pedantry he was so effectually attacking.

VII.

The method of suggestion—of using a negative style of argument as "Do I say he is so and so?"—questions which really make such statements, is akin to irony. Life is full of ironies little and big; it is of the nature of irony to dwell on the mere animalism of a man and then by a light touch to show the eternal man shining through this lower nature. It is equally humorous to raise one above his apparent nature as to sink him below it.

A most important purpose of humour, what may be called its teaching function proper, lies in irony, the species of wit that exposes folly and pretence, while relating a simple fact. A classic example of irony, showing the pretence of law in England, was once given by Mr. Justice Maule, when trying a man charged with bigamy, who pleaded that his wife had run away with a hawker five years before, and as he had never seen her since, he married the other woman. The Judge said with appropriate severity —I will tell you what you ought to have done, and if you say you did not know, I must tell you the law conclusively presumes that you did. The Judge then went through the various steps necessary to obtain a divorce in England in those days, telling the prisoner that altogether he would probably have had to spend over it about 1,000 or 1,200 pounds.

You will probably tell me, he concluded, that you never had a thousand farthings in the world; but, prisoner, that makes no difference. Sitting here as a British Judge, it is my duty to tell you that *this is not a country in which there is one law for the rich and another for the poor.* Our Lord used irony against the Scribes and Pharisees, though sarcasm or its opposite, light and sportive ironical talk, he did not, of course, use. His irony is veiled pity; a mild and gracious irony was often on his lips, as when replying to Peter's plea as the spokesman for the apostles, asking for some reward for the sacrifices they had made, he apparently promises them a hundred-fold return *with persecutions.* He accommodates himself to his apostles' point of view, and in so doing sets it aside. In the parable of the Unjust Steward, we have an ironical comment of our Lord's on the story. He would teach that while in this world a dexterous manipulation of opportunities may succeed, it is absurd to suppose that such a policy holds the key to the Kingdom of Heaven. By disloyalty to conscience and principle, a man can make friends of the worldly; but he cannot expect that these in his days of spiritual stress, will be there to welcome him to the everlasting habitations. Our Lord consecrated this intellectual gift and redeemed it from all ignoble use, in so making it at once an instrument of punishment to the wilfully blind, and a guide to a wider outlook and a more spiritual interpretation of life for those in the light. It is much to be wished that irony were in general use for the higher purposes of correction and guidance. What a power for good there would be in an ironical Canadian *Punch*, contributed to

by the best minds in the country, aimed at the corrupt politicians and false prophets who are for ever misguiding us through this maze of a world! If we were able to maintain a healthy, robust sense of humour always, we could not be misled as to events or conditions about us. It is a sure guide to the truth—to arriving at the true perspective and due proportion of everything and every person its light is thrown upon.

SERENITY

To one who would always try amid his ordinary avocations and even the horror of this war, to strengthen his spirit and little by little make his soul, it is necessary both for bodily and spiritual health sometimes to withdraw for an hour or two and cultivate quietude of mind. How this may best be attained may be learned by attending to any circumstances that would impede or disturb it, bearing in mind that to study how to regulate our affections and passions is to study to be quiet. These were not designed to be destroyed, nor can they be, but will last as long as our being lasts, becoming the instrument of our happiness or misery after this life as they are in this. To govern them by reason is what we have to do, so showing that there is a ruling power in our soul that can control and subdue the most violent efforts of the body and the animal nature; as for instance in the turbulent passion of anger, to which we are all prone, which is designed by nature beneficently to excite us to guard and defend ourselves against any approaching evil and to beat it off. He that can govern his anger and restrain it to this its proper purpose, not persisting

in it too long, evinces that he rightly understands himself, and has a regard for the dignity both of his own and the offender's nature. Constitutionally man is a religious creature and intervals of serenity by conferring a better tone morally and mentally to his system conduce to a better state of spiritual health, this state in its turn reacting on him and contributing powerfully to his attainment of serenity.

An avoidance of great noises—including the noise of this war afar off coming to us through the newspapers—is a first requisite to attain to serenity; and when we look further for other qualities that may be necessary to its enjoyment we find both that they are many and that every one of them is in itself capable of affording us pleasure. Among them are—

A susceptibility for enjoyment and pleasure. True happiness lies in simplicity of taste and singleness of heart. The road to wealth, therefore, is not the road to real happiness, but can lead only to a lower sort of satisfaction in which no man nor woman can feel any moral complacency. Ample provision has, however, been made for our pleasure here; but pleasure to continue must be used chiefly as a transient refreshment of nature to help us in doing our work.

Youthfulness is a quality that, when in a normal, healthy state, free from insolence, gives a zest to pleasure—but insolence is a thing most disturbing to serenity of mind and is hostile to the essential spirit of youth, which is one of hope and faith, regard and reverence.

Gratitude is a deep feeling of thankfulness that inspires us to do good to others. We then respond

readily to their hope, which hope is the greatest of all things. For it is the anchor of the soul, the great cordial of mankind intended to keep up our drooping spirits under the many unavoidable accidents of this mortal state, where good is so precarious and evil so constantly with us. And as every human feeling has a greater scope than its exciting cause, so this our beneficent hope may be taken as a proof that we are designed for a state of existence free from the ills that now beset us; every one has need in the secret depths of his heart of being encouraged and supported by hope against the vague fears of the future incident to our present condition; and to be armed against such fears.

A freedom in others from dominating worldiness, with the selfishness and pride involved in it, attracts our admiration and wins our love. Only when we are entirely free from it can we return to nature and take delight in her romantic pleasures everywhere—at the sight of a flower or a beautiful landscape or golden sunset, at the song of birds, the recollection of good deeds and noble lives lived in the past.

A sense of beauty gives us pleasure. Everything sweet and beautiful, a flower or a tree, a grove, the delicate beauty of a woman's face and form, all such perfect beauty, is a divine handiwork effected by skill and intelligence—by a higher form of the ability we know as art; and he that loves and admires it ought to feel grateful that he has been endowed with an ability to perceive and admire it.

It is in the open fields and sunshine, in the midst of nature rather than in the study, that we feel ourselves most free from the cold influences and

artificial trammels that beset us and are so unfavorable to an admiration for the common things of nature about us.

Love is the great and most powerful means by which we attain happiness. We are above all to love and cherish, help and defend, those of humanity we know as men and women, parents and children, sons and daughters. Love is a habit, an art, and like any other it must be cultivated. We must learn its elements; we must have practice; and these are its proper objects on earth for us. We are to be warmly interested in the people about us—all with like souls as ours, who, put to it, would most of them show equal good-temper, humour, and amiability, manliness, strength, bravery, generosity, and pity, in this tragedy of a life.

Justice, toleration, and loyalty should strongly command our admiration. Governments have been ordained for our care, and this imposes on us respect for them and obedience—loyal obedience that honours both them who yield it and them who receive it. And there is set before us every day a supreme example of toleration in the sun that shines alike on the just and the unjust. We are to venerate the supremacy of the human mind where an enlightened conscience is active, and yield it deep respect and admiration. But this we cannot do if there be also pedantry or a spirit of impatient criticism, for nothing is more disturbing to serenity than censoriousness or rigid formality and littleness. Since all mundane things have been made in weight and measure with ordained limits and laws of proportion, moderation in all things is to be practised, lest these

limits being passed, good itself become evil, to our discomfiture and confusion.

To attend to these things is to promote our quiet and comfort, but with that also we must carefully guard against giving way to any violent passions, and sedulously avoid countenancing evil or evil persons, which will keep the conscience quiet—the most important thing of all. And with this quiet conscience, our best faculty, the imagination, will be most free to range in the highest regions, or lower at will.

THE IMAGINATION

The illusions of the imagination—if illusions they be—serve the purpose of blending the incongruous materials of human nature by mediating between body and spirit and reconciling the animal and intellectual in man. Views of an identically same thing differ in youth and in age; but the fresher, brighter, more golden view of youth is for us the truer one of the two.

Imagination may be a great consoler of the poor and lowly, levelling the difference in comfort and happiness between them and the rich in a way to be admired. It can invest much that is unpleasantly real in their surroundings with a glamour of romance, so that things for them shall not be what they are, but what they seem to be. The appearance alone is what they then believe in. The pageant and the play become very real to their simpler natures; with a good novel in hand they may get away at any moment into a new world. An active and healthy imagination touches with a golden glow every gray thing about them. In a novel of Albert Smith's it

changes for a young London milliner, a squalid open spot, strewn with oyster shells and rubbish, into a distant view of blue sea and sky and green meadows dotted with sheep—a scene familiar to her as a child; and for some children, by the same alchemy, a ring in the grass trodden by the horses at a country fair, becomes for ever after hallowed ground, where summer fairies had danced the circle into being, recalling the glories of the fairyland the children had one day seen there.

In love, all baser things are transmuted by imagination into gold; a new light comes into the world, all things are bathed in a golden glow. The loved one is changed into a fairy. In love, imagination invests any spot—even a bare stone where the beloved has sat—with an ineffable charm that clings forever to the enchanted place. For love is a golden gift vouchsafed to the poor no less than to the rich, giving all men power to rise into the mystic region of worship. The poor may indeed have more of love than the rich; for the nearer we are to nature, the more love have we; women, therefore, more than men have it in a supreme degree.

Imagination is the faculty of inward spiritual vision—of seeing the essential spiritual qualities of things, not visible on the surface. It is a true vision, although unimaginative people are not gifted with this insight. Fancy, moreover, enhances the effect of the imaginative faculty by attributing a sort of conscious action to objects, as for example in the classic example of the perfect English lyric—Wordsworth's lines on the daffodils:—

I wandered lonely as a cloud
That floats on high o'er vales and hills,
When all at once I saw a crowd,
A host of golden daffodils;
Beside the lake, beneath the trees,
Fluttering and dancing in the breeze.

. . . .

They stretched in never-ending line
Along the margin of a bay;
Ten thousand saw I at a glance,
Tossing their heads in sprightly dance.

The waves behind them danced; but they
Out-did the sparkling waves in glee;
A poet could not but be gay,
In such a jocund company.

. . . .

—and then my heart with pleasure fills,
And dances with the daffodils.

And this of Albert Smith's:—

> And then he took him to the brooklet, which was now wide awake and rattling away merrily over the pebbles, tumbling over itself, and hurrying on to make room for all that was coming after it, as though it bore the most important business on its surface, instead of a few shining bubbles and May blossoms, that ran endless races, amidst the greatest excitement of the cresses and forget-me-nots, who jostled and nodded, and bent down to look after them as they passed.

It is obvious that such a poet's power of inward vision is capable of enhancing vastly our enjoyment of life, if it be kept within bounds and restrained by reason in dealing with the world of actualities we live in. Else it might come too near insanity.

The imagination under the due control of reason is necessary for us; totally without it we might know

a good deal, yet we could properly understand nothing. In novels, we get glimpses of the inner world of humanity, which is displayed fully to a powerful imagination; for this faculty enables us to look behind appearances, and perceive realities. So if we used it in regarding our fellow creatures of whatever rank in life, we should see that under very diverse appearances they are all essentially much of one pattern, deviating but little, one in this direction, another in that; and if thereby we could get to believe that all the people we meet in the street, however unpromising in looks, are yet capable, in favorable circumstances, of being inspired in some degree by love for all others, like any one of them we know to be so, what a better and brighter world this visible scene of things would become to us! We should become again in heart like little children; and this new vision would be a true one.

But the imagination may serve a more directly useful purpose than that for us just now. It will enable us to realize the immensity of the resources we have still untouched, in wheat fields of nearly ten times the area of what we have yet in use, from which hundreds upon hundreds of millions of bushels more of wheat could be got if we had the farming population here, with a corresponding working capital. It is like a mountain of prosperity in sight, yet not available to us except little by little, as we work at it bit by bit; and the more untiringly this is done, the sooner shall we attain our end. And moreover, this inward vision of the imagination will present to the mind a full view of the many aspects of the prospect before us, enabling us to co-

ordinate them all, and to arrive at a true judgment on the whole, which will direct us how to turn all to our best advantage, and make sure of reaping a full harvest.

FARMING

I.

The Canadian West has mineral and other natural resources in plenty, that are as yet undeveloped, and will probably remain so (unless gold in quantity should be discovered) until the country is so far advanced in industry, as to impel the younger and more enterprising men to look about them for better means of making money. Any such pressure will come only through a greater density of population, which, in turn, will afford a greater average of intelligent enterprise available for discovery. But on the other hand, development, even then, will be retarded, unless we have available (what we have not now) markets abroad that will absorb the surplus of any product of ours; it must be very long before the home market alone can be large enough to assure success to any considerable industry founded on our natural resources.

One great asset of the three prairie provinces—its recent fame and lure as the Golden West, has been wasted—destroyed for the present—by a speculation to excess in its farm lands, whose collapse has scared those abroad who had come to regard our wheat lands as full of promise for the whole world and ourselves. Which they are still, if they be put to their proper use in cultivation by wheat growers and farmers.

II.

It came about at the beginning of farming here, from the good prices obtainable for grain for local consumption, and the easiness of the culture on prairie fields, that wheat became its staple product, and as better means of transport were afforded, this wheat-growing went on increasing, the crop being so readily saleable for cash abroad. This was a natural basis for such farming on so vast an area, where the land is so eminently suitable—level plains invite to wheat growing, and given an arable prairie, wheat is sure to be found there sooner or later. Away from towns and cities, amid vast solitudes on extensive plains, where scarce a house is to be seen, miles and miles of wheat fields may be cultivated by machinery, with profit. The plains were evidently so spread level for this purpose; they, perhaps, were never intended for mixed farming. Yet any such single crop system is exhaustive, tending to deplete fertility and fatigue the land, and with wheat at a normal price, it is the least productive per unit area, of any crop. But farmers, in attempting mixed farming in the west, commonly occupy more land than they can use for that purpose alone, without growing wheat on a profitable scale for which they have not enough land. It is as if a shopkeeper or manufacturer occupied premises and power of several times the size and capacity his business required. They do not grow enough wheat to make their farming profitable; they cannot, without much more land, where sufficient grain could be grown to utilize the suitable and costly farm machinery and equipment requisite. A small farm cannot do this, nor does it afford scope for a wide

variety in farming at all seasons the year round, that will keep the farmer and his help occupied, and so reduce proportionately the overhead charges in every branch. It is a moot question whether large or small farms pay the best—which, perhaps, depends chiefly on the personal equation and on the amount of skill and capital employed in either case. These being proportionately equal, large wheat farms and smaller ones for diversified and mixed farming might, with advantage, be intermingled in a neighborhood, while with intensive farming, by the use of hotbeds and frames, a few acres would be enough—three acres are said, indeed, to be as much as any market gardener can manage properly. Such small holdings by favoring social intercourse, would remedy the too great solitariness of large farms and wheat areas. Intensive farming affords the greatest yield of produce attainable in farming, while the ordinary open field single crop is at the bottom of the scale of production. But with our vast resource of land there is no need to resort to intensive farming in general except in the vicinity of towns and cities that can offer a sufficient market for the products of high priced land and costly labor.

In brief, it may be said that the more wheat we grow, the more prosperous will our general business become, while the more capital and skill that is applied to the development and working of intensive farming, the greater will be the profit from that also. So that the whole farming industry is one, each branch depending for the best success on the same conditions—the skill and experience of the operator, supported by ample capital. If he have not working capital sufficient, a bad harvest im-

poverishes him. The profits of farming must be reckoned on the average returns for some years. This year there has been a wheat crop exceptionally large per unit area, but it would not be safe to reckon on as much another year; while on the other hand, in market garden stuff there has been a failure, which again is to be regarded as equally exceptional.

III.

This must, for the present, be mainly an agricultural country, with wheat growing and farming its chief industries, and the ideal before us should be (the wheat growers being considered apart, as commercial in character) to endeavor to establish an industrious and prosperous community of farmers. These are at the foundation of the farming industry of which wheat growing on our large scale is an extension. It would be in the long run, of great advantage to our farming, and the development of our natural resources and national efficiency, if every one in this agricultural country were educated in part at an agricultural college; for there they would learn something of our resources and our national industry of farming, while the study of nature at first hand would lead them to take larger views of the world about them than can come from ordinary city schooling. Anyone, then, willing and able to work the soil, should be enabled to establish a homestead on it; and afterwards for both wheat growing and mixed farming there must be applied capital sufficient, according to the size of the farm, and skilled management, and then may be expected to ensue an increase in production and a betterment of farming conditions; while other things to be aimed at are—such a varied seasonal production

as will permit of the employment of farm hands all the year round (a constant uniform supply of labor is more efficient and less costly than a fluctuating one) —a means of easy and rapid transit from the farm to the market (which will be best attained by the establishment of local industries nearby)—accessibility to railways—cheaper transportation; and difficult as it is with our long distances and sparse population, this is essentially necessary to the prosperity of the farm.

IV.

Years ago, side by side with our extension of wheat growing, we should have been instituting a system of diversified and intensive farming beside these great wheat fields. We should have set about improving our agricultural methods, not merely by increasing the acreage of grain under cultivation, but by making every acre yield more where possible. Such intensive results, however, would have required a greater investment, both in equipment and oversight. Mixed and diversified farming should have been adopted in the neighborhood of railway stations and towns and cities (on account of the market these afford) wherever the land is broken and park-like, the soil favorable, and there is a good water supply. The amount of such farming ought to bear at any rate some proportion to the grain-growing on a farm in extent and value, an arrangement, that by enabling the products to be concentrated mostly in live stock, would avert the danger of total loss through drought or hail or frost, and avoid the present necessity of rushing the crop to market at whatever prices may rule.

Mixed and diversified farming in the neighborhood of country towns would afford better opportunities of social intercourse among the young people, that might keep them contentedly on the farm, while the elders would also be kept there usefully employed the year round. Farms, when far apart, offer little opportunity for intimate friendships. And as such farming, with that frequent intercourse, flourishes in a neighborhood, so will local industries, for which the farm, a field of continual productiveness, will serve also as the best foundation. Favorable opportunities will arise to start them, in grist mills and the like—(by the revival of small grist mills everywhere, farmers would get local prices, according to sample, instead of Chicago or Liverpool speculators' prices, for wheat to be ground into flour for local use, and save also freight on both wheat and flour)—in shops and trades suitable to local needs, and in any local enterprise favored by distance from industrial centres,—in all which the farmers' sons and daughters would find desirable openings near each other, while the population centred there would in turn afford the readiest markets for the perishable products of the farm. Small country towns nestled among the farms, big enough to support a good place of amusement (as a moving picture show, for example) would make a country-side pleasant for all to live in, relieving the women especially, from much of the dreadful loneliness of present farm or homestead life. What is wanted for young people are buildings lit up at night, where they can assemble and meet their friends. The throngs that are seen in the streets of any country town on Saturday nights show an in-

nate longing for lighted places and company, as does also the difficulty of keeping domestic help in the outskirts of the town, where there are no lighted shops.

The farm and the country town should indeed form one community, the town being the market where the produce may be sold, the farm in turn, buying its supplies there. So the interest of either would be the interest of the other, loyalty to the whole community, enjoining and assuring this common interest. But such a natural connexion between local merchant and farmer is broken whereever the former, having virtually a monopoly exacts an extreme price from the latter, driving him to buy elsewhere. This sends mail orders to departmental stores in the large cities, causing a huge expenditure there of money that if spent at home, the community being loyal to one another, would build up local businesses and make the place to flourish; whereas wanting this, the merchant, losing his trade, may be forced out of business, thus in turn depriving the farmer of a ready and handy market for his produce. And this results in the decay of these towns large and small, whose trade goes to the city of the departmental store and mail order agencies, while the country town is left under heavy indebtedness incurred to accommodate a large population that will never come while such conditions prevail. This mail-order business, passing the shopkeeper by and dealing direct with the consumer, is growing in the West very fast, and has already reached such a volume as to seriously threaten the trade of the country towns, and with that the business of the wholesale distributing

houses in the larger cities. As the departmental stores absorb the business of the smaller shops in their cities so do the mail-order agencies, seated also in the cities, absorb the trade of the smaller towns with consumers, doing away with a useful function of the commercial traveller, who while selling goods is often an invaluable adviser of his customer. And another effect of this decay of the small towns if it go on must be to impair the security of their bond issues.

In our rigorous climate it is impossible to do much outdoor labor all the year round; hence the labor problem in extensive farming such as grain growing; and this problem can be remedied only where a continuous demand for labor at a remunerative wage is created. And this may be done by the intermingling among the wheat areas, smaller mixed farms and towns which, together, might afford the extra labor required for the grain harvest, all three so interchanging their labor.

V.

An outstanding feature of the prairies is their treelessness. While there are vast stretches of the best arable land in the prairie provinces, there is also much that is dry and hungry, a waste not dissimilar in character to what ancient Germany was, whose striking industrial success affords a hope that with a like industry we may, when the time for the development of our vast natural resources shall come, make of these provinces a not inconsiderable industrial country. We might, however, make a beginning now, to supply the want of trees by planting wind-breaks all over our farms. If properly

planted, trees of a suitable sort would grow anywhere on the prairies. But the soil of the prairies has been so compressed by glaciers and heavy bodies of water which has for many ages chilled it and killed all seed life, that trees planted by man cannot make room for their roots or find subsistence. Nature, however, would have done both, but that there has not yet been time sufficient since the disappearance of the glaciers and icy lakes for her to provide a covert for the land.

This absence of trees gives a continual uninterrupted sweep to the wind over the plains, which so chills them that, though the resulting coolness is pleasant at night, it is not favorable to the luxuriant growth of plants. It happened however this year, it is stated, that while the wheat plant was in bloom a great stillness of the atmosphere prevailed in some important wheat-growing parts of the country and this allowed most of the bloom to set and grow into wheat grains, with the result that the harvest was so abundant as to raise the average yield from 20.8 bushels per acre in 1913, to 24.5 bushels this year, an increase of one-fifth; while the increase in the area under cultivation also was one-fourth. This seems to shew that a very beneficial effect on our farming might conceivably be brought about by planting wind-breaks on our farms to protect vegetation in its first growth.

Trees of some sort growing all over the farm, besides adding much to the pleasantness of country life, would, by condensing the atmosphere and then exhaling it, prevent drought, while the surface of the land, when cultivated, would also condense

dews and fogs into moisture. If the moisture of winter and spring could be conserved in the land by continual harrowing and packing during the first plant growth, the danger of drought and frost would be reduced greatly or averted altogether.

INCREASE IN PRODUCTIVENESS

I.

We are at a pause in our national advance. For years when the war broke out and toppled us over into the melting pot, to whose brim we were then clinging, we had been too lavish in our expenditures on civic improvements especially, which were too expensive and costly for our then town populations. We cannot know what is now before us—a long-drawn out war and a huge debt certainly, with obligations to our soldiery and heavy taxation, and a long period of dullness of trade that will entail on us the closest economy in necessaries and avoidable luxuries. But whatever happen we shall have these improvements, besides our much extended railways, ready for use when the time shall come. To use them to the best and fullest advantage as we are bound in honour to do, so soon as we can, we must double our present population, and besides more and more wheat growing, there should be a great development of mixed farming and market gardening, side by side with many local industries. We must, by all means, increase the productiveness of the land in order to pay our way, and save sending money abroad for foodstuffs we can produce at home; and if such fostering of our great national industry, farming, be accompanied by a corresponding growth in local industries, as it may, a denser population

will soon be found everywhere with such enlarged necessities—the necessities of greater numbers, as will bring us prosperity.

We want, first of all, more population. But immigration from Britain and Europe after the war will be prevented by the demand for labor to rehabilitate industry there, and from a want of capital. Some immigration may come from the States, whose available lands are practically all taken up, while the growth of the city populations demands an ever increasing supply of foodstuffs, the present production of which may be expected soon to be but little, if at all, in excess of home consumption; so that emigrant attention there may be turned to Western Canada. Our lands too, are taken up, but not in the production of foodstuffs; and a present problem is to free them for this use. The land is the only asset available for productive purposes we have to offer immigrants, and only by it can we hope to attract them.

Through so many of our men joining the colors, while we lose productive power, unemployment is practically gone, but instead we have insufficient employment; hardly anyone, employee or merchant, is as fully employed or is earning as much as could be wished. But over against this slackness of business and the resulting insufficiency of employment—which will grow worse—we have many millions of acres of arable land, that if we got to work would set everyone going—would enable us to pay our way through all the coming taxation and to make adequate provision for our soldiers when they return.

II.

Many of these will be maimed, or at any rate unfit by habit to settle again to a humdrum civic life, and new congenial openings must be found for them. They who were prepared to make the supreme sacrifice for their country will be before all entitled to our kindly regard and consideration and help; and it must be our first task to see that they be not left helpless to struggle alone for existence. It were pity and a shame, a waste of good human material, to leave them unaided to take their chance in the cities. When we urge men to enlist and cheer them off, we come under an obligation to provide them, when they return helpless, having done their bit, with a suitable means of gaining a livelihood—of living, not merely existing, and a pension of a few dollars a week will not discharge this obligation, if it be insufficient to support them in comfort.

In this view the establishment is suggested of factories throughout Canada for the manufacture of light German and Austrian goods, toys and the like, such as we have been accustomed to import in large quantities—the factories to be protected and encouraged by discriminating duties on the import of such goods as they make. There would be poetic justice in so helping our returned soldiers to earn their bread at the expense of those who caused all this mischief, and the product of their labor would always be an inspiring reminder to us of the war for liberty our soldiers fought. The stocks of such goods held in Germany and Austria at the outbreak of the war are said to have been and no doubt were very large, and probably are so still, and as soon as the war ends part of them will be eagerly sent to this market. So that, if we buy them, we shall be help-

ing our enemies to pay the indemnity that will be exacted from them, unless power be taken at once to impose the duties on such imports needed to protect our own manufactures. And meanwhile, these factories might be got underway, which could be done very well as a preliminary part of the Government pension plan. Plenty of buildings can now be had everywhere, that may be made suitable at little expense.

III.

On the other hand, outdoor life in some form the fitter and more active of these returned men of the field and the trench must have; they will have imbibed a distaste for office work, and our vast resource of land in the West offers a golden opportunity to provide them with such an adequate means of support as a good farmstead would afford. Their settlement on the land would give us settlers of the finest type in the world, men who have splendidly proved their right to live; but it must be seen to that the settlement is a reality; the giving them land scrip, as was done after the South African war without a condition of settlement attached, will not help them or the country through them, if it be allowed to fall into the hands of speculators.

After the war, a great number of soldiers returned to England, also, too unsettled and restless for town life there, will probably be glad to come to Canada for a living. In our towns and cities, as in England, owing to dear money, straitened means, want of working capital, there will be for some time but little industrial employment; but the lands of our West providentially afford us a means of offering

them an ample and suitable provision for their needs, which in supplying, we shall supply also our own need of a greater population. It may be found that among so great a variety of men as the English and our own soldiers, some will be adapted to one form of farming, others to another. Wheat growing, for instance, requires less technical skill than mixed farming and therefore may be more suitable to many of these returned soldiers; while still others may not be apt for either wheat growing or the complexities of mixed farming, and if we would effectually help all these coming soldier-settlers to gain a livelihood, we ought to leave room for variety in our method of doing it. We have by all means to increase the productiveness of our land; and perhaps the most might preferably be placed, with their pensions in aid, on small mixed farms that could serve as stepping stones to larger grain farms, which would be the best of all for the country in the important point of productiveness.

IV.

Again, some might most advantageously be placed on small suburban allotments. Manageable holdings like these suitable to their capacity near town and its conveniences would be most useful as well as agreeable to them and their families, or the dependents of such as unfortunately do not return; and these, with their pensions aiding them, could carry on a much to be desired system of intensive farming. This need not be restricted to market gardening, but can be applied to nearly all systems of mixed or diversified farming, its object being the most complete utilization of the soil and the production of maximum yields. Increased production from a unit

area in agriculture is similar to increased production on a unit of capital invested in manufacturing. Agriculture can be as scientifically managed as any manufacturing business; and the more nearly crop production can be made to approach the art of manufacturing, the more intensive—that is, certain —its product.

Here, then, perhaps best under the supervision of the Agricultural Colleges, there would be a splendid opportunity to utilize the working talent that no doubt might be found in abundance among such a body of men, in a business they could attend to, though physically unable to do much manual labor.

V.

A most useful variant of the local industry idea would be to extend our towns and cities into suburban areas, where townspeople with fixed incomes which have not risen with the cost of living—people in more or less straitened circumstances, could settle on market-garden allotments, and beginning with hotbeds very early in the season, grow vegetables and garden stuff, keeping pigs, bees, some poultry, and a cow for dairying, the produce from all which would find a ready market in the town near by. This would prove a valuable aid to housekeeping, and save to the country millions of dollars now annually sent abroad to pay for such commodities. Townspeople should usually fill out their activities, while getting healthful recreation, in cultivating small holdings. Hotbeds to start growth with, then cold frames in the open, whose use is favored by our abundant sunshine, while on the other hand the use eliminates or reduces the danger of injury from frost,

wind storms, and drought. In the larger towns, the street railways would afford a ready means of reaching consumers, or wherever there were sufficient of these market-gardens a delivery service in common would answer every purpose. Here then also, in each homestead would be a school—a kindergarten where the children could be taught the rudiments of farming in a practical way, while their elders too, though not farmers, might learn something there of farming from practical experience. For like any other trade, farming must be learnt well and practised continually.

VI.

The poorer sort also ought to be encouraged to go to the outskirts of their town where land for market-gardens may be bought and a small, cheap house erected; for from such a plot of land sufficient food might be produced by these gardeners to eke out an insufficient income. In a refuge such as this homestead would be, with the greater part of their absolutely necessary food provided, the worst evils of poverty would be averted; whenever work failed, the family would have this resource to fall back upon.

VII.

"Back to the land"—by all means, if they have before been on the land. A good farmer has usually been born or brought up to farming; superior aptitude for the business comes in most cases from inherited practice for a generation or two or from exceptional training. Without something of this, the only way to do any good in a "back to the land" movement is to send the men it concerns to established farms, as farm help, where they may

learn something of the business. To put them at once on farms of their own without this, would be much like setting up an unskilled laborer as a tailor or shoe-maker or barber; only it would be more hazardous, for in this case we should soon see and feel how they work, whereas the results of their farming could not be seen till too late, at the end of the season. Farming is a business requiring a high degree of skill and technical knowledge with much experience, and to settle men without these qualifications and without capital in a colonization district apart, could only result in failure. They would have these initial hindrances, which might well prove fatal, against them; while being alone, altogether, the advantage to them of the instruction of good examples and mutual conference and emulation would be wholly wanting. A well-kept farm is an object lesson to a whole neighborhood where farmers may see and ask questions and confer together, and learn. The ill-success of the ordinary free homesteader without capital, to be seen in all parts of the country, ought to warn us of what will likely happen to such a colonization scheme for the unemployed. In spite of the most arduous labor he cannot make a success of farming without sufficient capital any more than he could do so with a factory, but the more capital he can command, with skill, the better will his chances be.

And again, to settle even out-of-work men that have been used to farming on such a farm, would be hazardous, unless the question—Why out of work with all this land about? could be answered satisfactorily. They might be without industrious habits or will-power, the common cause of unemployment,

as I have stated in the chapter on Unemployment, and then the farm proposed would be hopeless for them, unless they were Galicians, who alone from their frugal habits, might be able to make a living from it. But the neighborhood would become wholly Galician; no other people would go there, and any Galician produce of milk and butter and eggs would not be saleable among our citizens.

Still, our preservation through the trying times ahead will be due in the last resort to the productiveness of the land, not to our other industries. We have an industrial population to support, but our industries will diminish, while agriculture will grow. To foster agriculture in all ways is our foremost task, and if we can add to its product even in the far future, by such experiments as a "back to the land" movement, let it be done, if there be the smallest chance of ultimate success. We have plenty of land at any rate to spare for the trial; and we ought to venture something in such a cause. Perhaps it would be safer to begin with market-garden plots of three or four acres, to feel our way. Constant supervision must then be exercised; and any alienation of the land forbidden until it shall be in a good state of cultivation.

The smallness of our population is against any adequate attention being given to the valuable mineral and other resources of the West. We cannot work at their development yet, but we can go on working at increasing our agricultural production, steadily though slowly, as the means of getting our daily bread; and as this is done more and more effectually, a surplus will gradually accrue to

us that will furnish us with the working capital of our own necessary to go on prosperously in this and all other directions; which is all we can now reasonably expect to do.

PAYMENT OF DEBT

It is economically unsound to lend a man money, that he may spend or invest, without making provision for its due repayment—to lend him money on mortgage, for instance, for a set term of years, without making any provision that the earnings of the property mortgaged shall be available for the full liquidation of the debt at maturity, as well as the payment of interest all along. To enable this to be done a longer term for the loan than is now usual would, of course, be necessary. A farm mortgage ought to be repayable in instalments, spread over many years; that is, at least some small part of the principal should be paid out of the farmer's surplus earnings with every interest payment, which can be done, however, probably only when he is engaged in mixed or diversified farming, having stock and produce for sale the year round. If he has but one crop of grain a year, he can pay only yearly, or half-yearly to gain time for sale, an arrangement found with the uncertainty of such a crop to be unfavorable to the payment of instalments of principal. And, similarly, if a salaried man without realizable capital borrow on the security of his house, he has no other means than his salary to repay the loan and if this be set at the end of a term of years, he must then re-borrow. The debt, in fact, becomes a permanent dead-weight, unless somehow provision has been made for paying it off on terms within his means, that is, by regular payments of a proportion of his current earnings.

The thought then always present with the borrower, in either case, that every payment he makes is a part-payment for his farm or home, would encourage him in thrift as he realizes that his possessions are increased, and constantly go on increasing, with every payment he makes.

Non-payment of a mortgage at maturity—the not providing for its payment by laying aside an instalment of principal periodically during the currency of the mortgage is an abuse of the credit system and a fraud on the future. So also with loans obtained on life insurance policies. Not ten per cent. of these are repaid in the lifetime of the assured—at least ninety per cent. has to be deducted from the amount coming to the beneficiaries, the widows and orphans left dependent wholly, perhaps, on the insurance money. In the United States there is 550 million dollars of such loans on policies outstanding, which means that, deducting what is likely to be repaid, 500 million dollars will have been for some temporary purposes diverted from its proper destination. And the proportion of such loans not repaid is as great in Canada.

It is from the evil effect of renewing our national, provincial, and municipal debentures wholly at maturity, instead of paying them off from an accumulation of instalments, that should have been set aside for the purpose, that the country is now suffering. The three-thousand million dollars we have borrowed on our bonds in Great Britain we have treatedas a permanent loan, not as a mortgage on the country, that we had to repay—that we ought to have begun to repay so soon as we began to reap some benefit from our outlay on development, just as we ought

to begin to repay a mortgage loan, even at ever so small a rate so soon as we make a profit from the use of the land or the house mortgaged. Extravagant habits have been fostered from this abundance of means at hand; our towns and cities are loaded with debt that ought to have been partly provided for in the prosperous past, but that now lies on us a dead-weight, preventing any further borrowing, for however good a purpose. It is not of choice, but of imperative obligation that we should systematically make provision for the repayment of any such loans that we may contract. Immigration has been stimulated by this borrowed capital, but that has ceased, and hereafter the only stimulant we can rely on is increased production and the development of our resources.

COMBINED SAVINGS AND LOAN PLAN

Intended as a working plan for the carrying on of local homestead associations to enable members each to acquire a homestead—a house, a plot of land, or a farm—by purchase, on the cheapest possible terms and by the easiest mode of payment.

The primary object of the associations is to enable their members to secure homes or homesteads for their families, and, as contributing to this, the associations are to serve as depositaries for savings, even in small amounts, to be applied solely, when a member is ready for the investment, in acquiring the property he selects.

The members of a local association are to begin by paying into its funds a sum equal to one dollar or optionally 80 cents a month for every $100 they are likely to require afterwards for the purchase of

property. This $100 is called a share of stock, and the amounts so paid in on their shares by the members form the normal working capital of the local association. But in order that members may be supplied with the money they need for the purchase of property when they need it, after a few instalments, in number according to circumstances, have been paid on their stock, the amount they require is to be advanced them.

A member, when entering, may subscribe for any amount, from $100 upwards, in his or her own name, or the names of husband and wife or either, or of minor children. On obtaining from the association the amount required, such various family subscriptions may be combined in one loan. An object of the associations is to promote the habit of saving at an early period for investment later, when the need of a permanent home is felt; and the savings are convertible into such an investment at any time. If, for example, one should have been paying in $8 or $10 a month, the stipulated payments on $1,000 stock, and then should wish to borrow $4,000, what he has paid in, say 24 months on $1,000 stock, can be converted at once into about 6 months' instalment payments on $4,000 stock, interest being adjusted.

The borrower may repay this loan as may be most convenient to him, at the rate of either $1.60, $1.40, $1.20, $1.00 or 80 cents a month, at his option, for each $100 borrowed, which rates cover the monthly instalment he began with (which may be thus actually reduced in amount, in certain circumstances, after he has purchased a property, instead of being burdensomely increased, as is usual)

and they include also in every case part repayment of the loan with the interest in full.

With respect to farm-lands and homesteads, however, in lieu of the stated monthly instalments, half-yearly payments are to be arranged.

These rates are the utmost that a borrower can be called upon to pay under the plan, and the number of payments diminishes from the highest point—the first month—proportionably with every additional instalment that is paid into the funds of the Association before borrowing.

A member's original subscription is adjustable to any amount borrowed, and any rate or term of repayment. Thus, for example, a member having paid $5 monthly, the instalment on a subscription of $500 for 37 months, may then borrow $1,000 by subscribing for $500 more—making $1,000 in all. This will be adjusted with what he has paid in, and he may repay the loan at either of the stated monthly rates—$16, $14, $12, $10, or $8.

It will be seen that the plan affords a means of so advantageously investing savings that in early years, while people are best able to save, they may be virtually paying for homes they need acquire only when ready, buying at their own time, when opportunity serves, and so on the best possible terms.

A primary purpose of the associations being, after enabling the members to acquire homesteads for themselves, then further to secure them in possession as firmly as possible, notwithstanding any adverse circumstances that may arise, the plan of the association has been so framed as to be adjustable

also to meet any further changes in the means and needs of the members. For instance, suppose a member subscribes for $1,000 and pays up $10 a month for 37 months, and then borrows $1,000 which he elects to repay, and does in part repay, at the rate of $16 a month. But after making 18 payments at this rate, he finds that through altered circumstances he cannot continue to repay at so high a rate—that he can repay only at one-half the rate, or $8 a month; then, if the property concerned has been kept in good repair, the account will be readjusted, and the borrower instead of continuing to repay at the rate of $16 a month, need pay only $8 a month.

Thus, under this elastic plan, the borrower is assured against any loss on his investments while he is able to pay at least at the rate of a rental on his property.

Moreover, to take an extreme case, if from misfortune a borrowing member or his family find themselves absolutely unable for a time to continue payment of their instalments, the association may, at discretion, grant an extension of time for these payments, and interest for the extended term will be added to the debt and made payable by a sufficient number of additional monthly instalments.

And, finally, to obviate what is usually, perhaps, the greatest obstacle to the acquirement of a home, if a member, after buying a house or land, and repaying part of the loan, changes his place of employment, and must for that, or any other cause, sell his homestead, and is able, perhaps, to sell it only to one like himself, without realized capital, the loan may be renewed to the original amount, if

in the opinion of the local association, the property concerned is still of sufficient value and other conditions are equal, the new purchaser, taking the place of the original member in the association. And so the latter is enabled to dispose of his interest in the property without the loss that usually occurs from a forced sale.

It is stipulated that all moneys received by the local associations shall be deposited with a chartered bank, and this fund shall be drawn on only upon deposit of title deeds or similar securities with the bank, in exchange therefor. But at the end of each month the local association may draw from this trust fund for expense account, a sum limited to the monthly proportion of a small annual percentage on the total amount it shall then have advanced.

No deed of property is to be given or allowed borrowers, but they will receive a qualified Agreement of Sale, the title remaining with the association until all the stipulated payments have been made. The reason for this is that it costs on an average $200 or $300 to foreclose a delinquent mortgage, an expense that must be avoided.

A main purpose of the associations being to secure homes or farmsteads to borrowers and their families with the utmost possible certainty, in order to which liberal terms are given, in all cases where feasible, the wife or husband and eldest son or daughter or another near relative to represent any minor children, may be required to join as a principal in the deed of obligation given to the local association.

In every case, a borrower will contract to pay in all only a definite number of instalments, which will include interest at a rate to be settled when an advance is made but which shall never exceed eight per cent. per annum, whose amount when paid, will discharge all indebtedness to the association in full.

The Author will be glad to correspond with any one interested in the social conditions and their betterment dealt with in this book, and would welcome the co-operation of any interests that may be concerned in the remedial methods he suggests.

INDEX

Admiration, 41.
Agricultural Canada, 90; education of, 90, 101; increase in production of, 100.
Amusement, 71.
Anger, 79.

Back to the Land, 102, 104.
Balkan Campaign, 34.
Beauty, 81.
Belgium, invasion of, 27; integrity of guaranteed, 27.
Berlin, capture of—an object lesson, 40.
Birds of prey in business, 46.
Borrowings, Canadian, 7; Municipal, 7.
Business men, different manners of, 45.

Canadians too careless of the War, 68.
Capital, scarcity of after the war, 66; no foreign available for Canada, 66; comes only from savings, 66.
Capital, Working, loss of, 8; sunk in private buildings, 8; waste on public buildings, 68; on local party funds, 68.
Careworn people, 51.
Carlyle, Thomas, on Prussian might and right, 21.
Cattle raising, 18.
Cavell, Edith, 32.
Celibacy, involuntary, 57.
Charles I., 50.
Charity, relief by, 64.
Cheerfulness, 49.
Children, care for their welfare, 50; brought up by mother, 55; always turn to mother in after-life, 56; natures spoilt in bringing up, 52; institutional refuges for, 60.
Chivalry, 30.
Colonization districts for unemployed, 103.
Commercialism affecting family life, 52.
Commercialism and Industrialism, a noble side to, 44.
Competition in business, 47; between men and women, 52.
Conscience and Imagination, 83.
Courage, 50.
Credit money, 4, 36.
Crops, single, exhaustive, 89.

Daffodils—*Wordsworth's* lyric on, 85.
Departmental stores, 93.
Dickens, Charles, humor of, 76.
Diversified and mixed farming, 92.
Don Quixote and Sancho Panza, 76.
Drought and frost, danger of averted by trees, 96, 102.
Dower right in property, none in the West, 62.

Eastern Empire, England's, 24.
Economy and teaching of home economics needed, 49.
Employment, insufficent now, 97.
England forced into war, 33; foreign trade of, 6; trade depression, 7; will remain world's broker, 67.
English investments abroad, 7.
Enjoyment and pleasure, 80.

Europe will be freed from German menace, 37.

Factories for returning soldiers, 98.
Faith and Hope, 44.
Fancy, 84.
Farm and town intermingled, 92; one community, 93.
Farm life to be made pleasant, 92.
Farm labor problem, 94.
Farming, conditions of success in, 89; the best foundation for local industries, 92; both capital and skill required, 89; diversified and intensive, 92; educational preparation for, 90; greater rural population needed for, 96; personal equation in, 89; prosperity will continue, 67.
Farms, large and small, 89.
Fleet, the British, 32, 38.
Folly and Pretence in domain of humour, 74.
Future Life, 43.

Gaiety and cheerfulness, 49.
Galician dairy farming, 104.
Gentlemen, courage of, 50.
German aggression, the cause of war, 33; plans for invasion of England, 33; atrocities, 31; campaign ruined, 27; foreign trade ruined, 25; object of frightfulness, 32; national ideal of Kultur must be shattered, 40.
Germans, South, a pure race, 23.
Germany, her commercial development, 25; economic condition, 35; paper money, 36; industrial organization, 25; defeat, 37; deterioration, 30; international morality, 30; military organization, 25; religion, 28; steel ramparts, 33; spying and treachery a national trait, 25; vandalism, 30; will be freed from Prussian domination, 39.
Goethe, 22.
Golden West, its lure destroyed, 87.
Gratitude, 80.
Grist Mills, 92.

Heroes, Our, reflections on death of, 20.
Hill, Miss Octavia, Her work in English slums, 62.
Home life at base of character, 58; will be improved through the war, 59; to be secured to all women, 59.
Homelessness, ill effects on children, 60; a cause of misery, 60.
Homes for the unemployed, 65.
Homesteads, 18; farm homesteads, 62; and women, no dower rights in, 62; unsuccessful without capital, 103.
Honor, 31, 44.
Hope, 44, 81.
Humanity wasted, 61; happiness and capacity in future life, 51.
Humor and character, 75.
Humor, its many benign purposes, 75; in literature, 76; essential to sound judgment, 77; a sure guide to truth, 79.
Huns, name applied to Germans, 21.

Imagination, its free range, 83; its purpose, 83; usefulness of, 86.
Immigration from Europe and the United States, 67, 97.
Imperial thinking in Canada, 68.
Imports, 69.
Indemnity, Belgian and other to Germany, 35.
Industrialism and Commercialism, a noble side to, 44.
Industries, 12; local, 11; local amid farms, 92.
Inflation, 9; temperamental in the West, 12.
Intensive and diversified farming, 92.

Internal trade of Canada to be conserved, 69.
Interest on debt, 9, 68.
Inward vision, power of, 85.
Irony, 72, 77 ; in the Bible, 74 ; its teaching function, 77 ; examples of, 77.

Justice, 82.

Kultur, 24, 26 ; a philosophy in place of morality, 29.

Labor problem in wheat growing, 94.
Lads, young, in business, 50.
Lands, waste, 97 ; taxation of, 18.
Laughter, 71.
Law, pretence of, 77.
Law, Roman, 22.
Life assurance policies, loans on, 62, 106.
Living, high cost of, 18 ; higher living and loyalty to ideals, 41 ; plain living required now, 70.
London slum, picture of a, 60.
Love, 82 ; and the Imagination, 82.
Loyalty, 82.
Lusitania, The, 29, 32.

Mail-order agencies, injure small towns, 93.
Mammon, Watt's picture of, a likeness of Prussia, 29.
Market-gardens, 90, 102.
Marriage, hindrances to, 57 ; woman's chances of, will be less after the war, 57.
Melodrama, 73.
Men, power of, will be increased by the war, 41.
Mercantile business, much liquidation in prospect, 67.
Mineral resources of Belgium and France, 35 ; of the West, 87 ; Western resources undeveloped, 87.
Mind, supremacy of, 82.
Mixed farming, 89.
Moderation, 82.
Morality and Kultur, 29.
Mothers, ignorant young, instruction should be provided for, 51.
Moving Picture Shows, 73.
Municipal Borrowings, 7, 93.
Municipal Improvements, 96.

Nature, 81.
Nebuchadnezzar, a sword of God, 38, 43.
Neutrality between right and wrong, 38.
Newcome, Colonel, 76.
Novels, 72, 83, 86.

Overwork, 48.

Paper money of Germany, 36.
Parable of the Unjust Steward, 78.
Patriotic Fund, 68.
Payment of Debt out of Earnings, 105.
Peace, indispensable conditions of, 32.
Pensions, 68.
Personal Equation counts in farming, 89.
Philistines, Germans as, 22.
Playhouses, 71.
Poor, the, and the rich contrasted, 48 ; amusement for the poor, 73.
Population of the West, characteristics of, 10 ; a denser population needed, 96.
Portuguese in the East, 23.
Posterity, our duty to, 42.
Poverty, causes of, 49 ; inveterate, a danger to the state, 48 ; the way to relieve it, 64.
Prices, high, causes of, 3 ; a high level of, not bad, 15.
Productiveness, greater need of, 17, 96.

Productiveness, agricultural, 100.
Property, power of, impaired by the war, 41.
Prosperity, seeming, 15; real, in view, 70.
Punch, a Canadian desirable, 78.
Puppet shows, 74.
Prussia, a menace to Europe, 34.
Prussian, a mixed race, 23; predominance, 23; must be eliminated, 39.

Quiet, study to be, 79.

Rabelais on honor, 44.
Rabelais on humor, 77.
Races, pure and mixed, 23.
Raids by German submarines, cruisers and zeppelins, 28, 32.
Railway extension in West, 96.
Real Estate speculation, 13.
Real estate, revenue value of, 14.
Relief of distress, 64.
Rents, high, due to speculation, 14.
Resources, land unused, 86; mineral and other, 87; foreign markets required for their development, 87; development of, 87.
Riches and Power, their misuse, 45.
Roman law, 22.

Satire, 75.
Savings the sole source of capital, 6.
Savings and loans combined, 107.
Scourge of God, the war a, 43.
Sea-power will decide the war, 37, 38.
Serenity, how to attain, 80.
Sex, purpose of, 55.
Shakespeare, 22, 72.
Smith, Albert, his imagination and humor, 76, 83.
Smith, Sydney, on the playhouse, 73.
Sobriety in trading now needed, 70.
Soldiers returning, 99; farming for, 99; industries, 98; suburban market-gardens, 100.
Sport, 49.
Submarine Piracy, 28.
Suburban extension areas, 101.
Supply and demand, 5.
Sympathy more active nowadays, 47.

Taxation, 9, 10; must increase, 68; on waste lands, 18.
Thackeray, W. M., 76.
Thrift and Home life among the poor, 62.
Time and Eternity, 43.
Titanic disaster, 56.
Toleration, 82.
Town local trade, conditions of success in, 93.
Town life to be made attractive to young people, 92.
Trade depression, 5; excessive competition in, 47; expansion of trade, 4.
Tragedy of life—private and national, 40.
Tragedy offset by Comedy, 71.
Trees planted will avert loss by drought and frost, 96.
Treelessness of the prairies, cause of, 94.
Turkish Empire, 25.

Unemployment in Canada, 8, 97; causes of, 64; now succeeded by insufficient employment, 97.
United States now a capitalist nation, 66; immigration from, 67; loans from, 66.

Vicarious punishment and reward, 47.
Vengeance, Belgian and French, 31.
Vocational training, 63.

War, marks of set on us all, 42; healing effect of, 61.
Waste lands, taxation of, 18.
West, cities and towns of too large, 64; sanguine spirit of, 16.

Wheat crop of 1915, cause of increase in, 16.
Wheat growing, 16; its origin in Western Canada, 88; chief resource of the West, 89; business prosperity dependent on its amount, 89; labor problem in, 94.
Wind-breaks on farm, utility of, 94.
Woman, different in mind from man, 55; her gentleness, 56; moral influence, 53; privilege to soften harsher nature of man, 56; driven into business by commercialism, 52; care to be taken of these, 52; in poverty, 53; marks of poverty and anxiety visible in poor, 50; home life to be secured to all women, 61; no dower rights in property of farm homesteads, 62; political capacity of, 53, 62; utilities of single state, 57, 58.
Worldliness, 81.

Youth, unfair treatment of in business, 50.
Youthfulness, 80.

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